

# SPOTLIGHT

DECEMBER 2022

*Astrid  
Castrillon*

PINNACLE STATUS  
ACHIEVER



# BIRTHING A LEGACY



**Steve Greer**  
Chief Executive Officer  
American Income Life &  
National Income Life Divisions

**With great risk comes great reward. – Thomas Jefferson**

**T**here are challenges at every level of *Opportunity Unlimited* and nobody is exempt from going through them. I was reminded of this recently with the retirement of two long-time SGAs; both of them came from backgrounds much like mine with similar stories to share.

As many of you know, I grew up poor. My first glimpse of a better life came when I was in college and met people from backgrounds different than mine. I got an even closer look after college when I landed a job at a large corporation. But with three little kids, Dana and I were both working super hard to carve out the kind of life we wanted.

Meanwhile, my cousin Durhon was killing it with AIL. I fought it for longer than I should

have, but he finally convinced me to take the leap of faith that would change my life forever. You know what they say: “There’s no baby without the labor pains.” Well, the road to success is paved with labor pains but I thought my labor was so intense that I quit in my first two weeks! Fortunately for me, my MGA talked me down from the ledge after only two days.

Chasing the *Opportunity* often means physical moves, and that’s rough on the entire family. My career has taken us from Louisville, KY to Rochester, NY to Syracuse, NY to Houston, TX to McKinney, TX. When you advance to a leadership position, there are not only your own goals to consider; you also have the responsibility of making sure those you lead are achieving their goals. Sometimes no matter what you do, people leave. This can feel like a house of cards in a hurricane and can result in a major setback, even having to start over. Once again, I know all about this — my Houston office was close to imploding, and I found myself back in the field to help keep it alive.

Anyone who has had a long-term career with AIL-NILICO has had their fair share of tough times; it’s fun to look back on the “war stories.” But, they will be quick to add that their labor pains produced a fine baby they’re extremely proud of. The two recently retired

SGAs I mentioned can look forward to a healthy check on Renewal Day each month in addition to the satisfaction of knowing they helped guide others to achieve that same financial peace of mind.

Because they chose a 100% commission position selling life insurance, many, MANY working families have been protected. The people they recruited to help those families are able to provide a comfortable lifestyle for *their* families and create a legacy. Because they chose to take the risks, many lives have been changed, including their own. Because of the legacy they created, those they impacted will continue to speak their names for a long time.

If you are facing tough times in your AIL-NILICO career, please remember that they don’t last. Ask for help and keep on fighting for the legacy *you* will pass on. Remember, tough times don’t last, tough people do!

And congratulations to **Rich Correa** and **Dorian Oldham**. 🎉



## SPOTLIGHT

**ARC.AllLife.com/Spotlight.aspx**  
A monthly publication spotlighting top producers of American Income Life and National Income Life

**MANAGING EDITOR**  
Sam Yarbrough

**WRITER & COPY EDITOR**  
Leah Fry

**SR. GRAPHIC DESIGNERS**  
Mikailah Clark  
Maggie Hill  
Jonathan McGinnis

**GRAPHIC DESIGNER**  
Taylor King

**CONTRIBUTORS**  
Daniel Acton, Robyn Allen, Josh Arias, Emma Bloomfield, Brynn Caccamo, Karen Curtis, Carrie Eckles, Lana Giebe, Angel Henderson, Mary Lampert, Johnny Matthies, Muñeca Moody-Yanez, Jessica Nelson, Pat Nevarez, Danielle Pizana, Teresa Soto, Christina Speasmaker, Krystal Stagg, Destiny Tigner, Stephanie Villalvazo, Andrew Wesolick, Rhonda York

*Spotlight* is published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

**HOME OFFICE**  
254-761-6400

**WEBSITES**  
AllLife.com  
NILife.com

AILLaptopOnDemand.com  
NILICOLaptopOnDemand.com  
AILAcademy.com

**SOCIAL MEDIA**  
f **AIL.NILICO.AgencyDivision**  
i **AIL.NILICO.AgencyDivision**  
t **ailagencydiv**  
t **AILAgencyDiv**

**RECRUITING SUPPORT**  
AILife.com/Recruiting



## NEWS

## DECEMBER 2022

VOL. 55 NO. 12

### SGA Career Track

#### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



### Required Retention Rate

**Effective Jan. 1, 2022**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer’s first twelve months. The rates listed are for *Spotlight* recognition only.

**Retention: 74.0%**  
**Net to Gross: 80%**

### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Tuesday 01/24 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Friday 01/27**. eApp business excluded from the 7 day hold should be uploaded by **Tuesday 01/31 before 4:30 p.m. CST** to count for **January** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

**\$7,772,114**

**in total BONUSES were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Pages 44-52**.

**\$8,949,463**

**in total October RENEWALS were paid out in November to 5,617 total agents.**

**SPOTLIGHT DIGITAL**  
is now on the web!  
**Spotlight.AILAgents.com**  
Username: **AIL** | Password: **allin2022!**  
See your SGA or manager if you need assistance.

**\* Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2023 Awards Presentation are: the top SGA per category from Categories I-XII based on Net ALP Growth (minimum 15%) and Cat XIII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2023 Convention Qualifications online at [ARC.AllLife.com](http://ARC.AllLife.com) or [ARC.NILife.com](http://ARC.NILife.com). **Check your production!** If there is an asterisk by your position, you could be on your way to stay at **The Grand at Moon Palace in Cancun, Mexico**. The convention will be held **May 3-6, 2023**.



**LOOK FOR ME!**

- 33 YEARS OF SERVICE**  
Brett Hulme, PR
- 29 YEARS OF SERVICE**  
Earle Harris, AGT
- 24 YEARS OF SERVICE**  
Ruben Soberanes, AGT
- 23 YEARS OF SERVICE**  
John Franklin, AGT
- 21 YEARS OF SERVICE**  
Arnold Iacoviello, AGT  
Larry Lozano, PR
- 20 YEARS OF SERVICE**  
Andrew Bishop, RGA  
Karen McQuoid, AGT  
Dustin Venekamp, SGA
- 19 YEARS OF SERVICE**  
Ed Olfert, AGT  
Alan Sedaghat, RGA
- 17 YEARS OF SERVICE**  
Simon Arias, SGA  
Theodore Greer, AGT  
Melissa Losk, AGT
- 16 YEARS OF SERVICE**  
Alberto Alcalá, RGA  
Mario Andres Chavez, AGT  
Blake Higuchi, RGA
- 15 YEARS OF SERVICE**  
Jamison Weatherspoon, SGA
- 14 YEARS OF SERVICE**  
William Charnow, AGT
- Joshua Olin, RGA  
Jovencio Sales, SA  
Amr Shater, MGA
- 13 YEARS OF SERVICE**  
Amanda Cross, PR  
Alexandra Graham, RGA  
Christopher Hintz, RGA  
Bruce Tan, SA
- 12 YEARS OF SERVICE**  
Jose Carvajal, SGA  
Nina Dolman, MGA  
Antonio Evans, SA  
Shahab Mahdavinjad, MGA  
Brandon Summerton, RGA  
Ashley Wenning, RGA
- 11 YEARS OF SERVICE**  
Tommy Conard, AGT  
Nicki Griffiths, RGA  
Robert Janev, MGA  
Jean M Joseph, RGA  
Gregory McDuffie, SA  
David Rigney, SGA  
Scott Wheeler, RGA
- 10 YEARS OF SERVICE**  
Matthew Bogle, RGA  
Brent Bowling, RGA  
Corey Helly, RGA  
Brittini Kwiecien, SA  
Tasha Marker, MGA  
Joseph Tomanovich, RGA
- 9 YEARS OF SERVICE**  
Jinelly Carvajal, RGA  
Evelin Castro-Sharif, SA  
Shalom Chaimov, MGA  
Marc D'Emilia, GA  
Hugo Flores, MGA  
Irma Gallardo, GA  
Tiffney Harmouche, AGT  
Travis Kovach, AGT  
Paul Torman, MGA
- 8 YEARS OF SERVICE**  
Athea Buchanan, RGA  
Eric Butt, GA  
Sergio Joaquin Haro, GA  
Eric Stahurski, AGT  
Steven Warner, MGA  
Josh West, SGA  
Zachary Whipple, AGT  
Greta Wilson, AGT  
Jeffrey Witherall, AGT
- 7 YEARS OF SERVICE**  
Mark Dushaj, RGA  
Seth Frisby-Jack, MGA  
Mark Lahijani, RGA  
Kory Louvelle, AGT  
Felipe Machado-Santanna, AGT  
Monica McKinney, AGT
- 6 YEARS OF SERVICE**  
Allan Allas, GA  
Elijah Brown, RGA
- Giovanni Diduro, RGA  
Kareen Griffith, AGT  
Albert Faul, RGA  
Jacqueline Kabluyen, RGA  
Cody Langston, MGA  
Preston Lewis, AGT  
Jadwiga Martins, RGA  
John Santosuosso, RGA  
Robert Stevens, SA  
Melinda Tolliver, AGT  
Kelly Yingling, AGT
- 5 YEARS OF SERVICE**  
Jose Anderson, GA  
Eyad Awdi, MGA  
Carly Baird, GA  
Sean Blaney, SA  
Ruben Cortez, AGT  
William Dugan, RGA  
Mavrick Fredericks, MGA  
Joe Lewo, RGA  
Dennis Manko, AGT  
Linda Marquez, RGA  
Sherrie McCarty, RGA  
Matthew McDowell, MGA  
Ryan Reutenauer, SA  
Dorota Rusew, SA  
Cherrish Taylor, AGT  
Magaly Una, GA  
Jasmine L Walker, GA
- 4 YEARS OF SERVICE**  
Jeffrey De Los Reyes, AGT  
Michele Faul, GA  
Elijah Findley, MGA  
Cameron Gray, GA  
Donnette Jones, SA  
Angelo Luciano, SA  
Maria Rowena Magquilat, AGT  
Triston Miller, AGT  
Krystal Moore, AGT  
Marina Ralls, SA  
Gabriel Rocha, SA  
Lindsay Staffieri, GA  
Colleen Stephenson, SA  
Cameron Watson, MGA
- 3 YEARS OF SERVICE**  
Jonathan Bransford, SA  
Shanna Cote, MGA  
Ryan Crawford, RGA  
Christopher Davis, AGT  
Criselle Delmo, AGT  
Bryce Engstrom, MGA  
Isaac Foster, MGA  
Shatavia Fulton, SA  
Kelsey Golko, SA  
Lowana Gooch, AGT  
Ayisha Henry, GA  
Julian Hicks, AGT  
Matthew Hunsberger, MGA  
Todd Krupa, GA
- Amanda Lustbader, SA  
Rochelle Magpantay, SA  
Kevin McCarney, AGT  
Silas Merkel, GA  
Youliana Mikhael, AGT  
Edward Olawumi, AGT  
David Rhodes, AGT  
Jeremiah Russin, RGA  
Olivia Saenz, AGT  
Brandon Scharmer, GA  
Sean Smith, SA  
Matthew Sturgis, GA  
Benjamin Sulcer, GA  
John Tong, MGA  
De'Carleon Townsend, SA  
Daevon Yarbrough, SA  
Brittmarie Yarian, AGT
- 2 YEARS OF SERVICE**  
Steven Aguirre, AGT  
Maher Altairi, AGT  
Nawshin Anis, SA  
Fazila Arshad, AGT  
Ashley Beasley, MGA  
Brenna Behan, GA  
Beverly Bishop, AGT  
Pedro Bolivar Pena, MGA  
Carolyn Jimenez, GA  
Barbara King, GA  
Dale Kopytko, AGT  
Jared Kovach, SA  
Alejandra Larez Morales, MGA
- Nixandra Caraballo, RGA  
Axel Carrasquel, MGA  
Michael Carter, SA  
Ashley Charriere, GA  
Alexander Cohen, SA  
Gloria Cristobal, AGT  
Esmeralda Cruz, SA  
Diego Demerath, SA  
Dirk Devries, SA  
Andrew Elledge, GA  
Kristina Fennessy, SA  
Anthony Ferguson, MGA  
Lindsay Staffieri, RGA  
Kadiatou Fofana, MGA  
Maria Galvez, AGT  
Shadonna Gladney, AGT  
Lisarenee Hahnlen, GA  
Lori Hamel Johnson, MGA  
Shundra Hampton, SA  
James M Hill, GA  
Harvey John Holder, AGT  
Antoinette Honorat, GA  
America Hughes, AGT  
Sahrooz Hussain, SA  
DeAngelo Jackson, MGA  
Carolyn Jimenez, GA  
Barbara King, GA  
Dale Kopytko, AGT  
Jared Kovach, SA  
Alejandra Larez Morales, MGA
- Tamara Leong, SA  
Jill Lytle, GA  
Wendy Martin, SA  
Rosa Melaragno, SA  
Tanner Midlick, GA  
Joseph Misleh, AGT  
Alejandro Mondragon, AGT  
Estephanie Montecillo, GA  
Kelli Myers, AGT  
Kelly Nelson, GA  
Jeremy Nutt, AGT  
Corina Omoware, AGT  
Carmen Pena Guedez, RGA  
Edwin Perez, GA  
Daquan Phillips, AGT  
Nadine Ramnauth, GA  
Abbey Rickelmann, SA  
Paul Samra, RGA  
Michael Scarborough, GA  
Melissa Schroeder, AGT  
Kacie Schwartzfigure, SA  
Mohammadreza Shahrestani, AGT  
Meghan Sides, SA  
Tammie Sullivan, GA  
Robert Taupau, AGT  
Jason To, GA  
Mason Tortorice, AGT  
Corean Turner, AGT  
Chetna Vats, SA
- Michael Wilson, GA  
Donald Wolak, AGT  
Meredith Woolverton, GA  
Kevin Yeager, GA
- 1 YEAR OF SERVICE**  
Thomas Agee, GA  
Allison Alexander, AGT  
Katheryn Anoff, SA  
Shaun Anthony, AGT  
Danielle Atkins, AGT  
Mia Bakos, AGT  
Brady Basinger, SA  
Thomas Blaney, MGA  
Kylee Blehm, GA  
Ronyae Booker, GA  
Blake Bornstein, AGT  
Zach Boroff, SA  
Maria Borromeo, AGT  
Jayden Brown, AGT  
Emily Buelow, AGT  
Manushaqe Bujaj, AGT  
Joseph Cammarata, AGT  
Steven Church, SA  
Russell Cody, AGT  
Quintin Coker, SA  
Connor Cook, SA  
Zachery Croyle, SA  
Calvin Dickherber, GA  
Samuel Drummond, AGT  
Marisa Eckert, SA
- Brandy Evanyshyn, SA  
Patrick Falkowski, AGT  
Ronald Fitzgerald, AGT  
Michael Frabotta, SA  
Katheryn Frugé-Browder, AGT  
Braeden Gilbert, SA  
Michael Gilpin, AGT  
Kathleen Gross, MGA  
Jennifer Guerino, GA  
Ava Hall, AGT  
Aften Hamm, SA  
Brandon Hankins, SA  
Alia Harris, SA  
Lyndon Hembree, SA  
Hala Herballi, AGT  
John Herger, SA  
Nathan Hicks, AGT  
Jacob Hofer, AGT  
Lucas Holmes, AGT  
Christiana Hoschar, AGT  
Kyle Jansen, AGT  
Michael Jeanty, AGT  
Vera Johnston, AGT  
Connor Jordan, SA  
Michael Joseph, AGT  
Richarda Joseph Garcia, SA  
Kylie Kiefer, SA  
Marissa Kintzel, AGT  
Roxanne LaFlamme, SA
- Charles Latimer, AGT  
Nicole Longey, SA  
Ivana Martin, SA  
Westley McNeil, AGT  
Andrew Melendez, AGT  
Ryan Milburn, AGT  
Jessica Millhouse, AGT  
Kelly Morrissey, AGT  
Andrea Mulder, SA  
Jonah Mullins-Wilson, MGA  
Javier Nelson, SA  
Mondee Nelson, SA  
William Novikov, AGT  
Christopher O'Brien, AGT  
Yoline Octave, SA  
Rachael Osborn, AGT  
Hailey Parsons, SA  
Byron Patterson, SA  
Sevon Pendergrass, AGT  
Jennifer Perez, AGT  
Lawrence Pryor, SA  
Azia Pugh-Thomas, GA  
Prince Ray, SA  
Stephanie Read, AGT  
Brandi Reinert, AGT  
Jesenia Rivera, AGT  
Victor Rivera, AGT  
Nahireth Rivero, GA  
Ginaly Rocha, AGT  
Taylor Rodgers, SA
- Juli Roth Preston, AGT  
Isabel Ruano, SA  
Tonya Russell, AGT  
Jahmysha Salahuddin, AGT  
Christian Salcedo, AGT  
Jennifer Schetnan, AGT  
Hayden Sheppard, GA  
Santino Sierra, SA  
Logan Siewert, MGA  
Robert Skok, GA  
Christopher Smith, SA  
Kaylee Starr, SA  
Amanda Stephens, AGT  
Dawn Strickland, AGT  
Stephanie Sufak, AGT  
Kyle Swanson, GA  
April Taylor, SA  
Amber Turner, SA  
Kristina Tuttle, AGT  
Nathan Vargo, SA  
Dina Walls, PR  
Autumn White, SA  
Marques Williams, AGT  
Walker Willis, SA  
Revawn Wilson, SA  
Lukas Yoder, SA  
Barry Young, AGT  
Mahmoud Zayed, AGT

# Promotions

- STATE GENERAL AGENT**  
Sergio Carta
- REGIONAL GENERAL AGENT**  
Nairobi Contreras  
Saury Espaillet  
Kingsley Hansen  
Nathan Hunt  
Justin Maska  
Arturo Romero  
Karen Salek-Cuzmar
- MASTER GENERAL AGENT**  
Kelechi Anele  
Maria Bonilla Borrego  
Meenakshi Chavis  
Michael Denton  
Bryce Engstrom  
Larry Faircloth  
Trea Fantin  
Alon Fischer  
Brandon Gamagami  
Jared Guglielmino  
Maria Lagios  
Ryan Luera  
Marion Polk  
Roberto Samano Diaz
- Ronald Tungol  
**70% GENERAL AGENT**  
April Gibson  
Bradley Harrell  
Jasmine Moreno  
Tebi Njilefack  
James C Romero  
Jordan Schoof  
Nelson Sucre  
Crystal Sulzer  
Jensen Symonds  
Amanda Urdaneta  
Belinda Ward  
Courtney Weseman  
Jessica Yates
- 67.5% GENERAL AGENT**  
Zayd Alwawi  
Kalynn Bailey  
Carly Baird  
Timipre Barigha  
Bradley Blumenshine  
Kenneth Bristow  
Jade Denny  
David Echeverry Silva  
Micah Focken
- Nathan Frahm  
Mikaela Galvin  
John Glaspie  
Troy Henderson  
Kaiden Herald  
Devon Hinsperger  
Kari Hugel  
Carlos Iraheta Barrientos  
Stefan Johannsson  
Jake Kim  
Matthew Lewis  
Bryce Mahnke  
Zachary Marshall  
Erin McCarthy  
Christopher Montoni  
Micaiah Morrison  
Keenan Pacheco  
Ethan Pfeifer  
Jacqueline Prieto  
Austin Sickler  
Lisa Thompkins  
Carl Weydeman  
John Whitworth
- 65% SUPERVISING AGENT**  
Dingani Alexander
- Luis Alvarez  
Antonio Bonaiuto Beyloine  
Pablo Castro Gault  
Spencer Cooney  
Erick Deal  
Brandon Dickehage  
Shannon Dutton  
Jabari Fitzpatrick  
Ryan Gray  
Jesus Hernandez  
Joshua Jimenez  
Beverly Jones  
Jacquelyn Andaluz  
Ivan Andrade  
Carlos Arroyo  
Madison Ausmus  
Myla Bailey  
Braxton Baldobino  
Daks Barnard  
Josh Barrows  
Meryem Bastug  
Andrew Beck  
Dana Bell  
John Bennett  
Asmar Bilal  
Jessica Breve
- Noreen Rather  
MaKayla Reason  
Mayaribe Rivas Delsi  
Sara Shaffer  
Diego Sucre Hernandez  
Alianna Tineo  
Nina Wood  
Royalty Younglea  
Georgia Zorbas
- 62.5% SUPERVISING AGENT**  
Kyreese Allen  
Jacquelyn Andaluz  
Ivan Andrade  
Carlos Arroyo  
Madison Ausmus  
Myla Bailey  
Braxton Baldobino  
Daks Barnard  
Josh Barrows  
Meryem Bastug  
Andrew Beck  
Dana Bell  
John Bennett  
Asmar Bilal  
Jessica Breve
- Kasey Brown  
Theresa Bryson  
Brandon Cabeceiras  
Mine Caglar Cost  
Thomas Callaghan  
Yventong Charles  
Camron Chavez  
Santino Ciocca  
James Clark  
Devon Conway  
Braddon Corey  
Alejandro Cortez  
Steven Cortinas  
Melissa-Ann Cotton  
Jeremy Cruz  
Alexandra Davis  
Anthony Diaz  
Cassandra Dieudonne  
Erin Dinkins  
Christopher Dragan  
Nancy Duong  
Hector Duron  
Madison Escobar  
Isabel Espinoza Alvarez  
Michael Falcone
- Starlie Falk  
Amanda Fox  
Jeric Fry  
Jessica Gatlin  
Quoc Viet Giang Le  
Glori Gold  
Justin Goodall  
Asher Goods  
Kurtis Gray  
Carmen Guarata  
Isabella Hallowell  
Antonio Harris  
Roger Harris  
Klaudio Haxhiri  
Kevin Henry  
Andrea L Hill  
Nathaniel Hoelscher  
Brittany Holbrook  
Amy Holland  
Jake Hurst  
Katrina Iott  
Mackenson Jean  
Andrea Johnson  
Moldavian Johnson  
Christopher Jones
- Bethany Jordan  
Victoria Kabluyen  
Connor Kachlic  
Karly Kelly  
Jarell Kimble  
Sebrina Lazeo  
Trisha Lemieux  
Lauren MacMurray  
Sedou Malembe  
Siera Martinez  
Samuel Marzula  
Madison Mayoral  
Kais Mbuyi  
Zachary McCormack  
Patrick McGhie  
Devin Mendez  
Tyler Menge  
Skye Metzner  
Danielle Misuraca  
Christopher K Moore  
Allison Morgan  
Ali Musa  
Gabrielle Naples  
Triston Nelson  
Erica Ochoa
- Isaiah Padilla  
Sabrina Pasqua-Baird  
Leonard Pataca  
Byron Patterson  
Rachel Petersen  
Taylor Phillips  
Zachary Quintanilla  
Cerhany Quintero Delgado  
Lisa Reese  
Ana Rodriguez Ribeiro  
Rosmery Ruiz Castro  
Dorota Rusew  
Kathrina Santiago  
Nathan Savery  
Mariena Sciarra  
Andrew Severson  
Donald Shafer  
Jonathan Shaffer  
Rita Sharma  
Melissa Sharp  
Prabhjot Singh  
Shalonda Smith  
Christopher Socha  
Anthony Suriano  
Cameron Sutton
- Josiah Talton  
Jennicca Taylor  
Kareem Taylor  
Katherine Tejada Tavarez  
Rebecca Underdahl  
Christopher Vaughn  
Jonathan Velez  
Leonardo Vidoza Perdomo  
Asata Walker  
Ana Rodriguez Ribeiro  
Rosmery Ruiz Castro  
Dorota Rusew  
Kathrina Santiago  
Nathan Savery  
Mariena Sciarra  
Andrew Severson  
Donald Shafer  
Jonathan Shaffer  
Rita Sharma  
Melissa Sharp  
Prabhjot Singh  
Shalonda Smith  
Christopher Socha  
Anthony Suriano  
Cameron Sutton



**Sergio Carta**  
California

Sergio worked in the hospitality and entertainment industries before joining the Company in 2018. He cites the opportunity to grow both professionally and financially as his main attraction to AIL and says the most rewarding aspect of his career so far has been learning that there are no limits when it comes to growing. When asked what he would do differently if he could start again, Sergio wisely says he wouldn't do anything differently because "even though I made a lot of mistakes I believe those mistakes were part of the learning process that took me to this position." His is the first Latin Division SGA office in California.



# Upholding our *Commitments*



**Jason Beckman**  
Division Vice President  
PR Field Operations

**One aspect about AIL-NILICO** that is so unique is we strive to give back to any community that we take anything out of in our pursuit to *Make Tomorrow Better*. We work with our friends in labor to support their efforts in word and deed as the attack on labor in the last two years has been unprecedented. Since the beginning of 2022, there has been a groundswell of discontent between workers and employers resulting in a surge of organizing popular brands in the US.

In 2022, workers have declared victory in union elections at companies including Starbucks, Amazon, and others. Petitions to join a union increased 53% and public support for labor unions has reached its highest point since 1965 with a 71% approval of unions in the US.

Our friends in labor, our sisters and brothers, need help from business allies to voice their support. What makes AIL-NILICO unique is we stand firm in our support of labor at the national and local levels. You would be hard-pressed to find another organization that offers the level of support that we do at AIL-NILICO. Our commitment to serving working families is not only to provide financial protection to working families but to uphold the commitment of our Founder, Bernard Rapoport, to be a Company that fights social injustice.

I'm proud to say that the PR Team and our SGA partners upheld the commitment made by founder Bernard Rapoport and showed up, stood up, and spoke out in support of union members on strike and members wanting to join a union in 2022. Together, we walked

alongside our sisters and brothers, delivered food and water to those who staged walk-outs and on the picket line, delivered non-perishable items, and waived premium for those with AIL-NILICO policies. In addition, the Company made financial contributions to strike funds that support displaced workers who are without a paycheck. There's no other company like AIL-NILICO.

When we come together as a PR Team and SGA body, our mission is simple: we provide dignity to families who seek financial security and restore dignity to workers who seek a better life and future. 🙏

Source: Reuters.com/world/us/us-labor-board-says-union-representation-petitions-soar-53-year-2022-10-06/

**"Our commitment to serving working families is not only to provide financial protection to working families but to uphold the commitment of our Founder."**

# NOVEMBER COMPANY TOTALS

## WE'RE DOWN TO THE WIRE!

### Sales

- \$19,315,783 Net ALP

### Recruiting

- 1,418 New Associates

### Quality/Reinstatements

- 4,415 Total Policies Conserved  
— 3,768 Reinstatements  
— 647 Reopens
- Net to Gross: 87%
- 13<sup>th</sup>-Month Persistency: 79.98%
- 4-Month Retention: 79.5%
- 13<sup>th</sup>-Month Retention: 62.3%

### Public Relations

- 274 groups signed — 5% increase over November 2021
- 523,025 members signed — 49% increase over November 2021
- 77 ORI groups signed — 8% increase over November 2021
- 20,824 ORI leads received — 96% increase over November 2021



# New Associates

## Per Manager

### SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jeffrey Rogers	3	Simon Arias	Taylor Rodgers	2	AO	Talon Voight	2	Joseph Rotolo
Kevin Beaver	3	S-S-Parks-Salvaggi	Kevin Wyatt	2	Simon Arias	Shellee Rogerson	2	Satti-Kanaan
Dalton Cassavoy	2	AO	Chandavy Heng	2	Fisher-Zuzick	Mitchell Mickovic	2	S-S-Parks-Salvaggi
Gabriel Fernos	2	AO	John Thomas	2	Fisher-Zuzick	Ryan Schreiber	2	S-S-Parks-Salvaggi
Michael George	2	AO	Toby Lind	2	Gryska-Boles	Rachel Omell	2	Dustin Venekamp

### MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Mark Dushaj	9	AO	Paige Zuzick	4	Fisher-Zuzick	Daniel Umbertone	3	AO
Eno Iftiu	6	AO	Ed-Maggie Myrthil	4	Theodore Pappas	Britton Costa	3	Simon Arias
Ashlynn Orng	5	AO	Victoria Lewis	4	Ernest Powell	Steven Dell	3	Simon Arias
Tahis Quintero Bonilla	5	Jesus Romero	Steven King	4	Darcy Schrieber	Stella Roznovan	3	Cohen-Velasquez
Mike Paragiou	5	S-S-Parks-Salvaggi	Beau Minnick	4	S-S-Bendure-Hartwig	Eldine Mpanzu	3	Michael Ezeafulukwe
Gregory Rudolph	4	Simon Arias	Clayton Slaughter	4	Michael Vasu	Jose Heredia	3	Jesus Romero
Chilynn Acevedo	4	Fisher-Zuzick	Jillian Getz	3	AO	Sherrie McCarty	3	Dustin Venekamp

### GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jozef Tinaj	6	AO	Brenna Behan	2	AO	Dulce Paz	2	Sabrina Lloyd
Tyler Lan	5	AO	Ryan Cummings	2	AO	Luis Soriano	2	Theodore Pappas
Jacob Krieger	4	S-S-Parks-Salvaggi	Samantha Garcia	2	AO	Susana Vargas	2	Theodore Pappas
Michael Conner	3	AO	Marcus Martin	2	AO	Christopher Fortenberry	2	Ernest Powell
Carrington Hanna	3	AO	Richard Sidoti	2	AO	Regina Koonce	2	Ralston-Ralston
Timothy Bugge	3	Simon Arias	Davina Vo	2	AO	Nahireth Rivero	2	Jesus Romero
Ryan Hritz	3	Simon Arias	Olusola Awosanya	2	Mark Beckford	Marcus Pettigrew	2	Joseph Rotolo
Ryan Marquis	3	Fisher-Zuzick	Logan Buckley	2	Richard Correa	Jason Green	2	Darcy Schrieber
Gabriela Perez	3	Jesus Romero	Estephania Montecillo	2	Hemerson Gonzalez	Jaden Goldney	2	S-S-Parks-Salvaggi
Sierra Hartwig	3	S-S-Bendure-Hartwig	Isabel Seoane Parra	2	Hemerson Gonzalez	Cory Moncol	2	S-S-Parks-Salvaggi
Mohamed Aljahmi	2	AO	Michael Lewo	2	Henderson-Locker			

### RGAs

NAME	#	SGA
Mario Hajro	19	AO

#### NEW ASSOCIATE – \$1,000 contract-to-date new agent

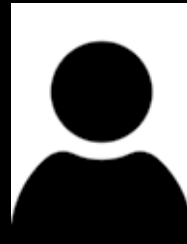
- THE MINIMUMS FOR RECOGNITION ARE:**  
**SA & GA** – at least two new associates during the month  
**MGA** – at least three new associates during the month  
**RGAs** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

## TOP RECRUITING AGENTS\*\* NOVEMBER



**Astrid Castrillon**  
8 Recruits  
Hemerson Gonzalez



**Ryan Parrish**  
5 Recruits  
Simon Arias



**Andrew Bishop**  
4 Recruits  
AO



**William Flournoy**  
4 Recruits  
Jose Carvajal



**Estephanie Montecillo**  
4 Recruits  
Hemerson Gonzalez

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	8	Gabriela Perez	3	Nairobi Contreras	2	Justin Johns	2	Rolando Robledo	2
Ryan Parrish	5	Evan Pinkerton	3	Yael Enriquez	2	Alexandra Key	2	Taylor Rodgers	2
Andrew Bishop	4	Troy Plummer	3	Jabari Fitzpatrick	2	Adam Kidikas	2	Greylla Rojas Pabon	2
William Flournoy	4	Micah Poplin	3	Michael Frabotta	2	Christina Konstanzer	2	Michael Schaefer	2
Estephanie Montecillo	4	Lawrence Pryor	3	Doron Freud	2	Hayden Kristophel	2	Lawrence Serious	2
Omar Billy	3	Gabriel Rocha	3	Robert Fuller	2	Alejandra Larez Morales	2	Evan Stewart	2
Brent Bowling	3	Gregory Rudolph	3	Fouad Gerges	2	Ashlyn Lauderdale	2	Tyler Tasa	2
Noelia Chavez	3	Jhanna Valerio Vivas	3	Maeson Green	2	Lawrence Lavarez	2	John Thomas	2
Travis Dorsey	3	Ira Whitaker	3	Jenna Grula	2	Grant McCarthy	2	Melissa Thurmond	2
Connor Fox	3	Ronnie Abbott	2	Bradley Harrell	2	Skye Metzner	2	Elvis Tinaj	2
Sierra Hartwig	3	Toni-Ann Allen	2	Kevin Henry	2	Laurence Moore	2	Yogleidys Urquiola	2
Corey Helly	3	Mark Beckford	2	Yolanda Hernandez	2	Mariana Morales	2	Jocelyn Williams	2
Erica Johnson	3	Michael Broadnax	2	Keith James	2	David Ramirez-Benitez	2	Kevin Wyatt	2
Crystal Moreau	3	Nicholas Chuma	2	Taleb Jammoul Hajali	2	Mayerlin Ramirez Davila	2		
Ronke Olusegun	3	Ashley Clarke	2	Mary Jobe	2				

TOTAL PINNACLE RECRUITERS: 313 TOTAL PINNACLE RECRUITS: 421

## TOP RECRUITING AGENTS\*\* YTD

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	83	Yael Enriquez	13	Tyler Lan	10	Jacob Krakora	9	Aliya Johansen	8
David Carpenter	26	Adam Wheeler	13	Ashlyn Lauderdale	10	Patricia Marickovich	9	Alejandra Larez Morales	8
Sierra Hartwig	20	Omar Billy	12	Conor Markins	10	Beau Minnick	9	Erica Lent	8
Nicholas Chuma	19	Michael Giachetti	12	Genesis Medina Mendoza	10	Mia Mitchell	9	Felipe Machado-Santanna	8
Corey Helly	16	Matthew Ward	12	Chase Miller	10	Julian Navalta	9	James Marks	8
Adianeza Rodriguez	16	Sergio Carta	11	Estephanie Montecillo	10	Clayton Slaughter	9	Doris Martinez Garcia	8
Peter Kwiatkowski	15	Spencer Kozej	11	Ryan Parrish	10	Alessandro Succurro	9	Blake McClain	8
Gregory Rudolph	15	Michael McKiernan	11	Jeffery Thiel	10	Luciano Valero Vidal	9	Evan Pinkerton	8
Jenna Grula	14	Jhanna Valerio Vivas	11	Ransley Vazquez	10	Klyo Vidal	9	Aldo Ramirez Marinelli	8
Noe Perez	14	Kevin Beaver	10	Brandon Bennett	9	Kylee Blehm	8	Arturo Romero	8
Daniel Walton	14	Enrique Certad	10	Lori Hamel Johnson	9	Jessica Chang	8	Ethan Tolbert	8
Matthew Conrad	13	Elijah Findley	10	Nikola Homesin	9	Ashley Clarke	8	Blake Tomblin	8
Nairobi Contreras	13	Taleb Jammoul Hajali	10	Keith James	9	Lamaricus Jackson	8	Conner White	8

TOTAL PINNACLE RECRUITERS: 2,163 TOTAL PINNACLE RECRUITS: 4,608

▼ By number of Pinnacle Recruits. Top Pinnacle Recruiting Agents listed have at least 2 Pinnacle Recruits.  
 ● Spotlight will picture the top 5 Pinnacle Recruiting Agents based on number of Pinnacle Recruits. Spotlight may picture more or less than 5 in case of a tie.  
 ■ The number of YTD Pinnacle Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

**Adam Wheeler** Satti-Kanaan 16 Recruits PLATINUM  
**Gregory Rudolph** Simon Arias 12 Recruits GOLD  
**Spencer Kozej** Simon Arias 11 Recruits GOLD  
**Noe Perez** Saavedra-Longino 11 Recruits GOLD  
**Adrienne Bragas** AO 10 Recruits GOLD  
**Jessica Chang** AO 10 Recruits GOLD  
**Fernando Coiran** Jesus Romero 10 Recruits GOLD  
**Jacob Krakora** S-S-Parks-Salvaggi 10 Recruits GOLD  
**Alejandra Larez Morales** Jesus Romero 10 Recruits GOLD  
**Mitchell Mickovic** S-S-Parks-Salvaggi 10 Recruits GOLD  
**Daniel Prinzo** S-S-Parks-Salvaggi 10 Recruits GOLD  
**David Ramirez-Benitez** Richard Correa 10 Recruits GOLD  
**Yael Enriquez** Capozucca-H-W 7 Recruits SILVER  
**Aldalyne Aldana Bello** Walter Icaza 6 Recruits SILVER  
**Evan Pinkerton** Simon Arias 6 Recruits SILVER  
**Melissa Argomaniz** Dustin Venekamp 5 Recruits SILVER  
**Brady Basinger** S-S-Bendure-Hartwig 5 Recruits SILVER  
**Andre Bent** Arias-Dlabik 5 Recruits SILVER  
**Matthew Cartwright** S-S-Parks-Salvaggi 5 Recruits SILVER  
**Devon Chapman** Jamison Weatherspoon 5 Recruits SILVER  
**Jason Gibson** Simon Arias 5 Recruits SILVER  
**Ashley Kopchak** S-S-Parks-Salvaggi 5 Recruits SILVER  
**Nicholas Liening** S-S-Bendure-Hartwig 5 Recruits SILVER  
**Mia Mitchell** AO 5 Recruits SILVER  
**Laurence Moore** Oldham-Moore 5 Recruits SILVER  
**Gabriela Perez** Jesus Romero 5 Recruits SILVER  
**David Rigney** Kevin Holtz 5 Recruits SILVER  
**Steven Roberts** Tiffany Wagner 5 Recruits SILVER  
**Taylor Rodgers** AO 5 Recruits SILVER  
**James Sodan** Nick Moore 5 Recruits SILVER  
**Matthew Sturgis** Darcy Schrieber 5 Recruits SILVER  
**Lynn Svoboda** Cohen-Velasquez 5 Recruits SILVER  
**Thomas J Vena** Tommy Vena 5 Recruits SILVER

\*By number of eligible Pinnacle Recruits. Club members pictured have at least 5 eligible Recruits. A Pinnacle Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$1,500 Net ALP.



# ARE YOU A *One Percenter?*



**Michael LiBassi**  
Division Senior Vice President  
American Income Life &  
National Income Life Divisions

**I**t is that time of year again when most people start to reflect on the year that just ended and look forward to the new year. During these moments, we decide the areas we want to improve to make this year our best year yet. A special group of leaders makes the decision to become *one percenters*. An even more elite group follows through on that vision.

At American Income and National Income, it's very important that we celebrate this elite group of leaders. It's this group of individuals who propel our company forward, year in, year out. Author John Maxwell said, "A true leader knows the way, shows the way and goes the way." Not only do our *one percenters* move the needle by getting results, they

also inspire many other leaders to think bigger and achieve more.

The Pinnacle Recruiting Club was created for us to recognize our *one percenters* as well as incentivize and recognize those on their way to becoming *one percenters* with checkpoints along the way. As each person progresses through the six tiers of the Pinnacle Recruiting Club, the more difficult the challenge is to get to the next tier. The top tier is the Pinnacle Lifetime Award. When we introduced this program in January 2022, we had assumed it would take at least two years for the first person to achieve Pinnacle status. One thing we forgot: we are privileged to have the BEST leaders in the industry working at our company. This is why we were pleasantly surprised when we had our first Pinnacle level qualification in 2022! Astrid Gomez Castrillon cemented herself in the American Income and National Income history books by becoming the first person in company history to achieve this honor!

We were also pleasantly surprised when Astrid, with the help of her husband, SGA

Hemerson Gonzalez, chose the Rolex as her Pinnacle Prize. The Pinnacle Club has several different options for prizes along the way, none more exciting or prestigious than the choices at the Pinnacle Lifetime Level. The one we are most excited to offer is the Rolex. Not only for its quality and design, but also because of its brand. Ferrari, Louis Vuitton, Dom Perignon, Gucci, Rolex, etc. are recognized as the best brands in the world. When someone reaches the Pinnacle Lifetime Level with our company, they have officially branded themselves as one of the best leaders in the world. We could not think of anything more fitting than to reward them with one of the best brands in the world.

Our goal for 2023 is to reward another two or three leaders with the Pinnacle Lifetime Award. As you set your goals for the new year, ask yourself if you have what it takes to become a *one percenter*. Then show yourself you have the dedication to stick to your vision and achieve *one percenter* status. I look forward to hand-delivering a Rolex to this person in 2023! 🐾



AIM HIGHER THAN EXPECTED.  
ACHIEVE MORE THAN EXCELLENCE.

Personal Recruiting is a vital part of our culture; its value cannot be overstated. Pinnacle Recruiting is where dedication and determination meet to enhance a cultivated lifestyle reserved for those who can meet the demands.

Astrid Castrillon of the Hemerson Gonzalez SGA office is the first person to achieve the coveted Pinnacle Status with 50 qualified personal recruits.

Please join us in congratulating Astrid on her stellar achievement.

*Pinnacle*  
RECRUITING CLUB

# APEX AWARD

QUARTERLY AWARD FOR SAs AND GAs

Five SAs and five GAs recognized per quarter based on how many eligible personal recruits become a New Associate in that quarter

*Tie-breakers will be decided by the SA/GA with the most Net ALP from the Personal Recruit Codes within that quarter.*



## 1ST-5TH PLACE QUARTERLY AWARDS

*1st Place:* Apex Award Trophy  
*2nd-5th Place:* Apex Award Plaque



## DOUBLE REWARDS

Top 5 SAs and GAs receive Double Rewards in the Pinnacle Club that quarter.

*Example:* 5 Personal Recruits X Double Rewards  
= 10 Pinnacle Club Recruits



## RECOGNITION

- You will be featured in *Spotlight* magazine.
- You will be recognized in AIL's Social Media.
- For those who qualify for Convention:  
Stand to be recognized during Convention.



# Diamond D VIP Award

QUARTERLY AWARD FOR SAs AND GAs

Five SAs and five GAs recognized per quarter with the most direct Code VIPs<sup>1</sup>

*Tie-breakers will be decided by the SA/GA with the most Net ALP from the VIPs within that quarter.*



## 1ST-5TH PLACE QUARTERLY AWARDS

**1st Place:** Diamond D VIP Award Trophy  
**2nd-5th Place:** Diamond D VIP Award Plaque



## RECOGNITION

- You will be featured in *Spotlight* magazine.
- You will be recognized in AIL's Social Media.
- For those who qualify for Convention:  
Stand to be recognized during Convention.



<sup>1</sup> Agents who write \$5,000 gross or more ALP within the first two to four months of contracting with American Income or National Income Life Insurance Company.



Make Tomorrow Better

# UPDATE



**Y**OU may remember that our Make Tomorrow Better partner organization in 2021 was Waco Habitat for Humanity. The goal was to raise enough money to sponsor the entire home project for the Muñoz family. Local Globe Life and AIL volunteers also lent a hand during the construction phase.

Maria and Sandra Muñoz moved into their new home on December 14, 2022, just in time for Christmas. Sandra was very excited to be able to bake Christmas goodies in their

new home. Maria is excited about living just one block from the school where she works as a custodian. The Habitat for Humanity program and AIL-NILICO's support has made the Muñoz family's dream of homeownership come true.

But, true to the Spirit of AIL, the story doesn't end there. Not only did we meet the home sponsorship goal, but we far exceeded it and were able to bless other new Habitat homeowners. AIL presented \$1,000 gift cards to two new homeowners, Selene

Zuniga and Jessica Dugan at Habitat for Humanity home dedications on August 23 and 25, 2022. These donations will provide the families with food, furniture, home goods, and anything else they need to turn their new house into a home.

**\$108,965.18**  
Total AIL-NILICO donations Waco Habitat for Humanity to help Make Tomorrow Better for the Waco community.



# 2024 CONVENTION

## QUALIFICATIONS

HONOLULU, HI  MAY 1-4, 2024

### CAREER AGENTS

Write \$95,000 of Net ALP as of December 31, 2023 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing \$115,000 of Net Annualized Premium (Net AP is a combination of Life and A&H) as of December 31, 2023 AP&P Report.

### SUPERVISING AGENTS

Write \$95,000 of Personal Net ALP as of December 31, 2023 AP&P Report or write \$175,000 of Net First Six Months Agent Production. We will allow any combination of Personal and Net First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying SAs must also have at least one active First Six Months Agent as of December 31, 2023. SAs can qualify on a pro-rated basis if contracted less than one year.

### GENERAL AGENTS

Write \$95,000 of Personal Net ALP as of December 31, 2023 AP&P Report or write \$225,000 of Net First Six Months Agent Production. We will allow any combination of Personal and Net First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying GAs must also have at least two active First Six Months Agents as of December 31, 2023. GAs can qualify on a pro-rated basis if contracted less than one year.

### MASTER GENERAL AGENTS

Write \$320,000 in Agency Net ALP with 10% YTD growth over prior year as of December 31, 2023 YTD MGA/RGA Report. We will allow Personal Net ALP to count toward Agency total. Or write \$95,000 of Personal Net ALP as of December 31, 2023 AP&P report. MGAs can qualify on a pro-rated basis if contracted less than one year.

### REGIONAL GENERAL AGENTS


Write \$320,000 in Agency Net ALP with 10% YTD growth over prior year as of December 31, 2023 YTD MGA/RGA Report. Or may qualify as an MGA with his/her own MGA Agency production.

### STATE GENERAL AGENTS

Categories 1, 2, & 3 must meet 10% growth over prior year as of December 31, 2023. Categories 4+ must meet 15% growth over prior year as of December 31, 2023.

### MARKETING SPECIALISTS & PR REPRESENTATIVES

Obtain 17,500 Card Credits or #1 in Category (must meet 100% of Objective with minimum of 10,000 Card Credits). Rookie reps (reps with 1st, 2nd or 3rd Qtr 2022 hire date) must obtain 13,000 card credits. Icebreaker (reps with 4th Qtr 2022 through 2022 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2023. Original (ORIs and ADIs) will count as double credit.

 **NOTES:** The Net-to-Gross and retention rates as shown on the qualifier's December 31, 2023 AP&P report will be used in determining qualification: through the 12th month, 80% net to gross; 12+ months, 75% retention rate. All levels must meet appropriate Retention or Net to Gross requirements to qualify. Year-To-Date award winners must also have 80% Net-to-Gross (from AP&P report) or a 75% retention rate to be eligible for recognition.

Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Phone add-ons (W/P or ADB) do not count toward convention qualification. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year. Qualifying Marketing Specialists will be required to have appropriate taxes deducted from payroll.

VIEW FULL QUALIFICATIONS ONLINE: [Allife.com/ARC/Spotlight.aspx](http://Allife.com/ARC/Spotlight.aspx) & [NILife.com/ARC/Spotlight.aspx](http://NILife.com/ARC/Spotlight.aspx)

# 2023 BONUS QUALIFICATIONS

The **WORLD'S GREATEST BONUS** is paid weekly and is based on MTD Net ALP as of the end of the week. A percentage bonus is paid on each portion of the MTD Net ALP. The agent's MTD Net ALP must increase over the prior highest MTD Net ALP achievement in the existing month to receive a bonus. Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. Agents contracted more than twelve months can also receive a bonus increase based on their retention rate.

For the **REINSTATEMENT BONUS**, Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

To be eligible for the **SA/GA DIRECT ASSOCIATE FIELD TRAINING BONUS**, the SA/GA must have the required number of direct new associates and/or VIPs. The bonus is calculated as a percentage of the total weekly World's Greatest Bonus earned by new associates in their first 180 days under an SA or GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have a combined total of \$3,000 of personal Gross ALP in the prior month per that month's AP&P report to be eligible for bonus in current month. Changes effective week ending January 4, 2023.

To be eligible for the **SA/GA LEADERSHIP BONUS**, the SA/GA must have the required number of associates and/or VIPs. The bonus is calculated as a percentage of the total weekly World's Greatest Bonus earned by post-six-month direct associates/VIPs under an SA/GA, and indirect associates/VIPs under a GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have a combined total of \$3,000 of personal Gross ALP in the prior calendar month per that month's AP&P report to be eligible for bonus in current month.

The **SA-GA MONTHLY INCENTIVE BONUS** allows SAs and GAs qualify for an additional 25% of their own WGB from the previous month if certain conditions are met. It is based on a minimum of \$3K gross personal production and a minimum of 1 direct new associate or VIP. Quality standards apply.

To be eligible for the **MGA LEADERSHIP BONUS**, the MGA must have the required number of direct or indirect associates and/or VIPs. The bonus is calculated as a percentage of the total weekly World's Greatest Bonus earned by direct and indirect associates and/or VIPs under an MGA. The MGA must have the required quality factor to be eligible for the bonus; must have the required number of new associates and/or VIPs in the previous two calendar months and must promote the required number to MGA within the required timeframe under his/her regular MGA hierarchy to maintain the full bonus.

The **RGA LEADERSHIP BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. Based on the number of MGAs coded under an RGA, the RGA is eligible for a weekly bonus equal to a percentage of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus and must promote the required number to MGA within the required timeframe under his/her personal MGA hierarchy to maintain the full bonus. RGAs must maintain their current MGA count in addition to the promotions. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

**NOTE:** An associate is defined as a new agent who submits at least \$1 Gross ALP. A VIP is defined as a new associate within their 2nd-4th contract month with a minimum of \$5,000 Gross ALP.

The quarterly **MGA GROWTH BONUS** offers incentives for both veteran and rookie MGAs. For **MGA Veterans** (promoted prior to 2022), the MGA Growth Bonus is calculated on 2023 calendar quarter Net ALP growth over same quarter 2022. Bonus eligibility requires a minimum benchmark of \$60,000 Net ALP production same quarter 2022. For **MGA Rookies** (promoted 2022 or after), the bonus is calculated on growth over the previous calendar quarter Net ALP with a minimum benchmark of \$60,000 Net ALP production previous calendar quarter. Eligibility requires completing four full calendar quarters as an MGA, with calendar quarters starting Jan 1, Apr 1, Jul 1 and Oct 1. Net-to-gross/retention standards apply to eligibility and bonus payout based on MGA tenure.

There is also a **VIP BOOST** where both veteran and rookie MGAs can earn up to an additional 25% of the MGA Growth Bonus based on VIP growth if they exceed their VIP benchmark.

The **RGA GROWTH BONUS** is paid quarterly based on 2023 calendar quarter Net ALP growth (stand-alone RGA production only) over the same quarter of 2022. Bonus eligibility requires a minimum benchmark of \$60,000 Net ALP production same quarter 2022 Eligibility requires completing four full calendar quarters as an RGA, with calendar quarters starting Jan 1, Apr 1, Jul 1 and Oct 1. Net-to-gross/retention standards apply to eligibility and bonus payout based on RGA tenure.

**THE DIRECT VIP BONUS** is paid to the direct manager (SA, GA, MGA) only based on the number of times a direct code achieves VIP status. Quality Standards Apply.

The **RGA 10% ROOKIE MGA PERSONAL PRODUCTION BONUS** is paid to RGAs based on their Rookie (first 12 months) MGA's personal production. A minimum of 6,000 Gross ALP of personal production from the MGA is needed in order to qualify and the bonus is calculated based on 10% of the NETALP submitted. Quality standards apply.

**MILLION DOLLAR CLUB** members receive a bonus of \$5,000 and an award if they produce \$1 million of Net ALP (from 1999 forward). \$5,000 bonus will be increased \$5,000 for each additional qualification.

**PR PLATINUM CLUB** members of the PR Team receive a \$5,000 bonus and an award if they produce 250,000 leads. They also receive a \$10,000 bonus and an award for 500,000 leads. Lead accumulations from 2006 forward.

For **FOUNDERS CLUB**, personal producers must meet \$13,000 Net ALP per month for four consecutive months and 80% four month retention. Qualifiers must have eight full months tenure as an active producer. PR Reps and Marketing Specialists must reach 1,500 lead cards per month for four consecutive months. First Time qualifiers receive a \$500 bonus and Founder's Club ring. Subsequent qualifications will receive \$500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse. Current year qualifiers also have the privilege to arrive one day early for the 2023 Convention.

For **PRESIDENTS CLUB**, personal producers must meet the minimum production of \$200,000 of Net ALP in the calendar year, with 81% four-month retention as of December 31, 2023. Qualifiers must have eight full months tenure as active producers. PR Reps must generate 22,500 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2023 is also eligible. The Marketing Specialist must otherwise qualify for Convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a \$1,500 bonus. Subsequent qualifications will receive a diamond added to their ring (or pendant) or a President's Club ring (or pendant) for spouse. The \$1,500 bonus will be increased \$200 for each consecutive qualification. Qualifiers also have the privilege to arrive one day early to Convention.

VIEW FULL QUALIFICATIONS ONLINE: [Allife.com/ARC/Spotlight.aspx](http://Allife.com/ARC/Spotlight.aspx) & [NILife.com/ARC/Spotlight.aspx](http://NILife.com/ARC/Spotlight.aspx)

# VIBRA LATINA

## 2023: Momento Para Ser Ambiciosos

**Diego Arango**  
Director de Ventas / Sales Director



El año 2022 se fue y, al terminar, nos dejó muchas experiencias nuevas y más listos que nunca para enfrentar el 2023 con grandeza. Es ahora cuando debemos enfocarnos con ambición en nuestros planes. Cada uno de nosotros seremos comandantes de una nave espacial que se dirige a las estrellas y busca lograr un crecimiento de dos cifras con la compañía.

Ahora mismo tenemos la aceleración y el impulso necesarios como para sostenernos mes a mes durante todo el año. A lo largo del viaje, recuerda siempre que eres parte de la próspera población de agentes y gerentes de American Income Life y National Income Life, y que cuentas con el apoyo de tus líderes y la compañía.

La innovación y el desarrollo de nuestros mercados serán parte de la ecuación en 2023, con un enfoque en el reclutamiento como punto de partida para construir nuestras agencias por medio de la adquisición de talento. Nos entusiasma tener la oportunidad de agregar valor a nuestros equipos y cambiar la vida de las personas cuando ingresan al mundo de AIL y NILICO. Necesitamos capacitar a nuestros nuevos agentes con el 100% de esfuerzo para convertirlos en el futuro de nuestras agencias y desarrollarlos para que se conviertan en parte de nuestro equipo de liderazgo. Así es que crecemos como organización y ahora es cuando experimentamos el crecimiento que buscamos. Por

supuesto, no podemos olvidarnos de la parte de ventas, que brindan beneficios a las familias trabajadoras que buscan proteger el futuro económico de sus seres queridos, y siempre con el objetivo de enviar pólizas de buena calidad.

Ahora es cuando la preparación se encuentra con la oportunidad. El dominio de nuestro mercado debe ser parte de nuestros objetivos. Hagamos el plan de tener un gran comienzo en 2023, un primer trimestre que nos dará crecimiento. Recordemos nuestro lema, GAMESPEED (JUEGO VELOZ). Nuestro desempeño, dedicación, determinación para alcanzar metas y el aplicar lo mejor de nosotros mismos nos sostendrá durante el año. La perseverancia también es un ingrediente para el éxito, así que mantén ese impulso aplicando el GAMESPEED. Concéntrate en el objetivo visualizando los momentos ganadores. ¡Es nuestro momento para brillar! ¡Es hora de hacer algo de ruido! ¡Es hora de crecer! ¡Es hora de estar en GAMESPEED! ¡Siente la vibración de esa nave espacial que comandas y naveguemos con nuestro equipo hacia las estrellas en 2023! 🚀

## 2023: Time for Ambition

The year 2022 is gone and it left us with plenty of new experiences and more ready than ever to take on 2023 with greatness. Now is the time for us to aim ambitiously with our plans. Each of us will be the commander of a rocket ship heading to the stars, seeking to land double-digit growth with the Company.

We have the acceleration right now with plenty of momentum to carry us month by month throughout the year. Always remember that you are part of American Income Life's and National Income Life's thriving population of agents and managers with full support from your leaders and the Company. Innovation and development of our markets will be part of the equation in 2023 with the focus on recruiting as the starting point to build our agencies through talent acquisition. It's exciting to have the opportunity to add value

to our teams and change people's lives when they enter the world of AIL-NILICO. We need to train our new agents with 100% of our efforts aimed toward making them the future of our agencies and developing them to become part of our leadership team. This is how we grow as an organization and now is when we experience the growth we are looking for. Of course, we cannot forget the selling part; providing benefits to working families as they seek to protect the financial future of their loved ones and always with the objective of submitting good, quality business.

Now is when preparation meets opportunity. Domination of our market

needs to be part of our goals. Let's plan for a great start in 2023, a first quarter that will give us growth. Keep our theme, GAME SPEED, in mind. Our performance, dedication, determination to achieve goals, and applying the best of ourselves will sustain us throughout the year. Perseverance is also an ingredient to success, so let's keep our momentum at GAMESPEED. Keep the goal in mind by visualizing the winning moments. It is our moment to shine! Time to make some noise! Time to grow! Time to be at GAMESPEED! Feel the vibration from that rocket ship you command and let's navigate our team to the stars in 2023! 🚀



### VETERAN PRODUCER



**1**  
AUGUSTO ARANGO  
HOUSTON, TX

### SA



**1**  
CARLOS PINEDA  
FARMERS BRANCH, TX

### VETERAN MGA



**1**  
DANIEL PACHECO  
MIAMI, FL

### ROOKIE PRODUCER



**1**  
GRISELDA MENDEZ  
HOUSTON, TX

### GA



**1**  
ESTEPHANIE MONTECILLO  
FARMERS BRANCH, TX

### ROOKIE MGA



**1**  
LUIS VELASQUEZ  
HOUSTON, TX

### RGAs



**1**  
DANIEL PACHECO  
MIAMI, FL

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: NOVEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Augusto Arango	\$13,161		92.4	Augusto Arango	Jesus Romero
2	Omaira Garces Ramonez	\$9,867		91.5	Klyo Vidal	Beto Quintero
3	Roxie Soto	\$9,118		89.9	Klyo Vidal	Beto Quintero
4	Carlos Colina	\$8,445		88.5	Cartiza Rojas	Beto Quintero
5	Dana Martin Gonzalez	\$7,541		95.8	Klyo Vidal	Beto Quintero

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: NOVEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Griselda Mendez	\$19,611	100		Carlos Camacho Medina	Jesus Romero
2	Johans Escauriza Contreras	\$19,298	100		Axel Carrasquel	Fort Worth Latino Division
3	Sergio Pina Zerpa	\$17,326	92		Adianeza Rodriguez	Hemerson Gonzalez
4	Yadira Padilla	\$17,209	100		Adianeza Rodriguez	Hemerson Gonzalez
5	Yasmeli Villasmil	\$16,534		80.7	Daniel Pacheco	Beto Quintero

## TOP LATINO MARKET SUPERVISING AGENTS: NOVEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Carlos Pineda	\$29,730	\$37,255	98		Adianeza Rodriguez	Hemerson Gonzalez
2	Kerly Salazar	\$22,746	\$25,988	98		Adianeza Rodriguez	Hemerson Gonzalez
3	Yogleidys Urquiola	\$19,611	\$22,806	98		Carlos Camacho Medina	Jesus Romero
4	Aldry Asencio	\$17,934	\$22,979	94		Evelyn Leon-Perez	Fort Worth Latino Division
5	Yasmeli Villasmil	\$12,320	\$30,296	91		Daniel Pacheco	Beto Quintero

## TOP LATINO MARKET GENERAL AGENTS: NOVEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Estephania Montecillo	\$66,051	\$67,968	91		Adianeza Rodriguez	Hemerson Gonzalez
2	Diego Vargas	\$27,430	\$63,345		79.4	Daniel Pacheco	Beto Quintero
3	Daniel Nava	\$22,055	\$35,081	96		Evelyn Leon-Perez	Fort Worth Latino Division
4	Nahireth Rivero	\$21,269	\$29,025	98		Carlos Camacho Medina	Jesus Romero
5	Carlos Navas	\$14,814	\$24,484	97		Klyo Vidal	Beto Quintero

## TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: NOVEMBER

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	4.7%	\$76,474	\$73,050		80.5	Beto Quintero

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: NOVEMBER

Rank		PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Luis Velasquez	153.0%	\$49,330	\$32,250		82.0	Jesus Romero

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: NOVEMBER

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	4.1%	\$76,474	\$73,437		81.2	Beto Quintero

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Omaira Garces Ramonez	\$126,524		91.5	Klyo Vidal	Beto Quintero
2	Dana Martin Gonzalez	\$109,472		95.8	Klyo Vidal	Beto Quintero
3	Roxie Soto	\$92,978		89.9	Klyo Vidal	Beto Quintero
4	Carlos Navas	\$92,849		84.6	Klyo Vidal	Beto Quintero
5	Margarita Hickman	\$80,076		77.3	Nairobi Contreras	Hemerson Gonzalez

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Kevin Valentin Ross	\$89,606		80.8	Havis Alvarado	Hemerson Gonzalez
2	Victor Medina	\$86,705		92.6	Nairobi Contreras	Hemerson Gonzalez
3	Ana Machado Rodriguez	\$82,352		80.9	Klyo Vidal	Beto Quintero
4	Yasmeli Villasmil	\$76,729		80.7	Daniel Pacheco	Beto Quintero
5	Maria Lugo Rincon	\$68,064		83.3	Cartiza Rojas	Beto Quintero

## TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Yasmeli Villasmil	\$96,184	\$190,717	91		Daniel Pacheco	Beto Quintero
2	Kerly Salazar	\$75,284	\$87,858	98		Adianeza Rodriguez	Hemerson Gonzalez
3	Ana Machado Rodriguez	\$73,758	\$169,047		79.2	Klyo Vidal	Beto Quintero
4	Roxana Duarte Castillo	\$58,941	\$127,455		74.8	Daniel Pacheco	Beto Quintero
5	Carlos Pineda	\$56,932	\$70,101	98		Adianeza Rodriguez	Hemerson Gonzalez

## TOP LATINO MARKET GENERAL AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Estephania Montecillo	\$322,908	\$423,061	91		Adianeza Rodriguez	Hemerson Gonzalez
2	Diego Vargas	\$221,928	\$629,337		79.4	Daniel Pacheco	Beto Quintero
3	Hector Luque	\$155,877	\$594,932	91		Klyo Vidal	Beto Quintero
4	Aldo Ramirez Marinelli	\$132,127	\$361,388	92		Klyo Vidal	Beto Quintero
5	Luciano Valero Vidal	\$127,509	\$423,702	93		Jhanna Valerio Vivas	Beto Quintero

## TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	10.4%	\$786,036	\$711,977		80.5	Beto Quintero

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank		PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Luis Velasquez	127.3%	\$451,570	\$354,750		82.0	Jesus Romero

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	18.6%	\$845,857	\$713,160		81.2	Beto Quintero

# ROOKIE PRODUCERS



**1**  
FIRAT UCAR  
PHOENIX, AZ



**2**  
JENSEN SYMONDS  
LAS VEGAS, NV



**3**  
MICHAEL GAMBOA  
AVON, OH



**4**  
NOOR MUSLEH  
BRUNSWICK, OH



**5**  
CONNOR COOK  
PAINESVILLE, OH



**6**  
EDWIN LIBREROS  
ORLANDO, FL



**7**  
HUMBERTO ROMERO  
ALTAMONTE SPRINGS, FL



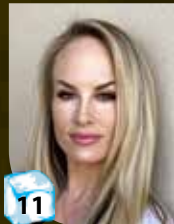
**8**  
TAYARI OTIS  
ALTAMONTE SPRINGS, FL



**9**  
NATHAN LABRANCHE  
WASHINGTON, MI



**10**  
ABRAHAM MOGILEVSKY  
DULUTH, GA



**11**  
JESSICA SPRINGER  
AURORA, CO



**12**  
LUIS HOLGUIN-JUAREZ  
UNIONTOWN, OH



**13**  
JACOB THOMAS  
AURORA, CO



**14**  
ADRIAN HORSHAM  
ALTAMONTE SPRINGS, FL



**15**  
JUSTIN NEAL  
WADSWORTH, OH



**16**  
GREGORY NORTHRUP  
ALTAMONTE SPRINGS, FL



**17**  
LEODA BRADSHAW  
MIAMI LAKES, FL



**18**  
MELISSA HAYFA  
BELMONT, CA



**19**  
TIERRA WILLIAMS  
DELRAY BEACH, FL



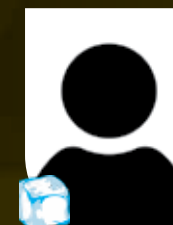
**20**  
HUSSEIN KUTKUT  
LAKEWOOD, OH



**17**  
GRISELDA MENDEZ  
HOUSTON, TX



**17**  
CARLOS ARROYO  
WESLEY CHAPEL, FL



**17**  
AVRAJ BAL  
TRACY, CA

## NOVEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Firat Ucar	\$66,281		81.0	Bledar Bane	Dustin Venekamp
2	Jensen Symonds	\$44,523	100		Beau Cullen	Corey Neff
3	Michael Gamboa	\$42,270	90		Klaudio Martinaj	AO
4	Noor Musleh	\$38,933		84.6	Matthew Conrad	S-S-Parks-Salvaggi
5	Connor Cook	\$38,891		93.3	Kevin Gillum	AO
6	Edwin Libreros	\$38,605	100		Carlos De Sousa Cardozo	Capozucca-H-W
7	Humberto Romero	\$34,400	98		Joe Lewo	Henderson-Locker
8	Tayari Otis	\$30,286	91		Joe Lewo	Henderson-Locker
9	Nathan Labranche	\$29,445		95.4	Mark Dushaj	AO
10	Abraham Mogilevsky	\$28,274		84.7	Tami Chaimov	Jamison Weatherspoon
11	Jessica Springer	\$24,496	89		Matthew Turnquist	Richard Correa
12	Luis Holguin-Juarez	\$23,546	95		Eno Iftiu	AO
13	Jacob Thomas	\$23,305	100		Kaia Pirazzini	Richard Correa
14	Adrian Horsham	\$23,009	94		Joe Lewo	Henderson-Locker
15	Justin Neal	\$22,829		91.8	Eno Iftiu	AO
16	Gregory Northrup	\$22,257	99		Joe Lewo	Henderson-Locker
17	Leoda Bradshaw	\$21,365	100		Awa Babou	Williams-Musso
18	Melissa Hayfa	\$21,242		89.2	Jennifer Ragan	AO
19	Tierra Williams	\$21,044	99		Marlene Barrett	Williams-Akinade
20	Hussein Kutkut	\$20,173	95		Eno Iftiu	AO
21	Richarda Joseph Garcia	\$20,005		74.6	Kevin Appasamy	AO
22	Asiguy Haugabook	\$19,893		75.2	Joshua Olin	AO
23	Ethan Tolbert	\$19,823	93		Steven King	Darcy Schrieber
24	Panaris Bregu	\$19,751		87.8	Eno Iftiu	AO
25	Griselda Mendez	\$19,611	100		Carlos Camacho Medina	Jesus Romero
26	Johans Escauriza Contreras	\$19,298	100		Axel Carrasquel	Fort Worth Latino Division
27	Sergio Hernandez	\$19,027	97		Joe Lewo	Henderson-Locker
28	Erald Tomorri	\$18,884		84.1	Arif Hajro	AO
29	Crystal Sulzer	\$18,774	95		Michael Denton	Kevin Holtz
30	Heccy Rivas	\$18,356		87.8	Elvis Cartaya	AO
31	Carlos Arroyo	\$18,217	100		Arif Hajro	AO
32	Avraj Bal	\$17,984	100		Romal Omid	Mathew Hart
33	Griffin Parker	\$17,914	100		Tyler Church	Moore-DeFurio
34	Shane Havel	\$17,817		88.2	Jillian Getz	AO
35	Sasha Oakes	\$17,499		90.1	Giovanni Vacca	Tommy Vena
36	Taylor Patrick	\$17,454	93		Joe Lewo	Henderson-Locker
37	Alexander Gomez	\$17,387		82.6	Alexander Gomez	Kevin Holtz
38	Sergio Pina Zepa	\$17,326	92		Adianeza Rodriguez	Hemerson Gonzalez
39	Joseph Goodrich	\$17,280	96		Eno Iftiu	AO
40	Yadira Padilla	\$17,209	100		Adianeza Rodriguez	Hemerson Gonzalez
41	Anthony Ruggiero	\$16,641	100		Bledar Bane	Dustin Venekamp
42	Jessica Yates	\$16,535	96		Phi Phan	Desi Dimitrova
43	Yasmeli Villasmil	\$16,534		80.7	Daniel Pacheco	Beto Quintero
44	Vania Noriega	\$16,401		87.0	Arif Hajro	AO
45	Kevin Musai	\$16,355		89.8	Eno Iftiu	AO
46	Mohamed Aljahmi	\$16,288	96		Joseph Gojcaj	AO
47	Sean Melaven	\$16,073	98		Timothy Wilson	Prata-Wilson
48	Joseph Cammarata	\$15,762		95.0	Mark Dushaj	AO
49	Simon Sprague	\$15,341	100		Ian Zollos	S-S-Parks-Salvaggi
50	Wesley Scott	\$15,263		84.9	Tennison Mather	AO

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Marshall Fernandez	\$926,305		88.0	Alon Barnur	AO
*2	Firat Ucar	\$710,579		81.0	Bledar Bane	Dustin Venekamp
*3	Kevin Musai	\$404,808		89.8	Eno Iftiu	AO
*4	Justin Neal	\$387,841		91.8	Eno Iftiu	AO
*5	Brandon Bennett	\$346,540		88.2	Joseph Crivelli	Simon Arias
*6	Franko Bilbili	\$346,310	94		Arif Hajro	AO
*7	Michael Gamboa	\$332,527	90		Klaudio Martinaj	AO
*8	Alex Jankowski	\$314,815		85.9	Jonathan Rindt	Simon Arias
*9	Abraham Mogilevsky	\$306,581		84.7	Tami Chaimov	Jamison Weatherspoon
*10	Noor Musleh	\$304,242		84.6	Matthew Conrad	S-S-Parks-Salvaggi
11	Connor Cook	\$286,690		93.3	Kevin Gillum	AO
12	Nathan Labranche	\$269,595		95.4	Mark Dushaj	AO
13	Mathew Kahwaji	\$250,709		82.3	Eno Iftiu	AO
14	Evan Pinkerton	\$249,561		74.7	Braydon Cameron	Simon Arias
15	Damaris Trejo	\$236,731		80.7	Zach Otto	Sabrina Lloyd
16	Javier Diaz	\$222,737	94		Joe Lewo	Henderson-Locker
17	Tayari Otis	\$211,077	91		Joe Lewo	Henderson-Locker
18	Sasha Oakes	\$209,375		90.1	Giovanni Vacca	Tommy Vena
19	Daoud Naser	\$208,849		78.8	Matthew Conrad	S-S-Parks-Salvaggi
20	Erald Tomorri	\$205,117		84.1	Arif Hajro	AO
21	Jennifer Savino	\$196,266		80.7	Ryan Slone	Albert Serur
22	Jake Kim	\$195,716		86.2	Zackarea Hakim	AO
23	Alexander Gomez	\$191,794		82.6	Alexander Gomez	Kevin Holtz
24	Michael Maloney	\$186,053		75.1	Michael Maloney	Simon Arias
25	Daniel Rock	\$184,271		76.4	David Carpenter	Dustin Venekamp
26	Gage Harrington	\$183,469		85.3	Mark Neilson	AO
27	Panaris Bregu	\$174,875		87.8	Eno Iftiu	AO
28	Hala Herjali	\$173,719		90.9	Veronica Coval	Fisher-Hall
29	Patrice Charles	\$172,155	97		John Catalano	Simon Arias
30	Andi Iftiu	\$171,279		90.1	Eno Iftiu	AO
31	Shane Havel	\$166,083		88.2	Jillian Getz	AO
32	Michael Valent	\$162,396		84.4	Evan Stewart	Simon Arias
33	Donald Lewis	\$161,402		90.2	Duane Shaw	Sabrina Lloyd
34	Charles Nacovsky	\$159,207		82.1	Francesca Veltri	Gigliione-Ackerman
35	Dalton Cassavoy	\$156,929		92.6	Mark Dushaj	AO
36	Kevin Beaver	\$156,910		94.0	Mike Paragiou	S-S-Parks-Salvaggi
37	Melissa Hayfa	\$155,138		89.2	Jennifer Ragan	AO
38	Asiguy Haugabook	\$152,510		75.2	Asiguy Haugabook	AO
39	Damian Woods	\$151,209	89		Eno Iftiu	AO
40	Vienna Howat	\$147,894		82.3	Jeremiah Russin	Simon Arias
41	Brandon Freeman	\$147,369	96		Conor Markins	Simon Arias
42	Jensen Symonds	\$147,120	100		Beau Cullen	Corey Neff
43	Heccy Rivas	\$145,991		87.8	Elvis Cartaya	AO
44	Shiva Latify	\$145,187		81.8	Ashley Rust	AO
45	Dmitry Pendro	\$142,348		92.0	Joseph Crivelli	Simon Arias
46	Raheem Nubani	\$142,204		81.9	Daniel Prinzo	S-S-Parks-Salvaggi
47	Carl Weydeman	\$140,313		77.5	Arturo Romero	S-S-Parks-Salvaggi
48	Robert Burns	\$137,453		75.1	Daniel Prinzo	S-S-Parks-Salvaggi
49	April Ross	\$136,697	96		Brandon Minor	AO
50	Calvin Dickherber	\$133,571		90.3	Christopher McGlynn	S-S-Parks-Salvaggi

## ICEBREAKERS

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

TPC = 2022 Top Producer Council Member



**1**  
DANIEL PARAVISINI  
GRANDVIEW, MO



**2**  
JOSHUA DISHONG  
COLUMBUS, OH



**3**  
OLEG NOVITCHII  
BRUNSWICK, OH



**4**  
CARMEN ARROYO  
LONG ISLAND CITY, NY



**5**  
KRISTI BASHO  
RANCHO SANTA MARGARITA, CA



**6**  
PHI PHAN  
SAN DIMAS, CA



**7**  
MATTHEW ZANG  
SAINT PAUL, MN



**8**  
LADAN RAHBARY  
VANCOUVER, BC



**9**  
ROGER FUNG  
TRACY, CA



**10**  
ARTURO ROMERO  
ST. LOUIS, MO



**11**  
MAMA ATETU  
AUCKLAND, NZ



**12**  
MAX QUASEM  
LOS ANGELES, CA



**13**  
ANDREW BROWN  
LOS ANGELES, CA



**14**  
RAZAN ZARBA  
TRACY, CA



**15**  
MICHAEL ELLIS  
ASHEVILLE, NC



**16**  
ASHKAN KHOSHMAGHAM  
BURNABY, BC



**17**  
SARAH SALEIM  
PHOENIX, AZ



**18**  
ALVIN ALI  
CONCORD, CA



**19**  
ROYDON RIKI  
NAPIER, NZ



**20**  
MIKE REED  
LONDON, ON

## NOVEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Daniel Paravisini	\$182,077	92.3	Daniel Li	AO
2	Joshua Dishong	\$70,216	87.1	Joshua Dishong	S-S-Bendure-Hartwig
3	Oleg Novitchii	\$59,966	81.0	Eric Thompson	S-S-Parks-Salvaggi
4	Carmen Arroyo	\$44,250	86.4	Carmen Arroyo	Theodore Pappas
5	Kristi Basho	\$42,285	91.8	Arif Hajro	AO
6	Phi Phan	\$39,587	83.5	Phi Phan	Desi Dimitrova
7	Matthew Zang	\$39,200	84.4	Ryan Stenglein	AO
8	Ladan Rahbary	\$38,220	90.6	Bruce Viaje	AO
9	Roger Fung	\$36,045	80.8	Roger Fung	Mathew Hart
10	Arturo Romero	\$35,710	83.6	Arturo Romero	S-S-Parks-Salvaggi
11	Mama Atetu	\$30,737	88.1	Alipate Makau	Steve Friedlander
12	Max Quasem	\$30,625	94.3		Cohen-Velasquez
13	Andrew Brown	\$28,975	89.0	Ryan Stenglein	AO
14	Razan Zarba	\$28,600	86.1	Romal Omid	Mathew Hart
15	Michael Ellis	\$26,499	83.5	Paul Rumbuc	AO
16	Ashkan Khoshmagham	\$26,281	95.1	Bobby Gujral	AO
17	Sarah Saleim	\$25,995	92.0		Dustin Venekamp
18	Alvin Ali	\$25,525	87.2		Andrew McQuade
19	Roydon Riki	\$25,282	87.1	Aaron Friedlander	Steve Friedlander
20	Mike Reed	\$25,268	94.4	Meaghan Krescko	AO
21	Jonathan Da-Al	\$24,988	86.3	Jonathan Da-Al	Steve Friedlander
22	Dina Boghdady	\$24,816	77.9	Luay Ghawi	AO
23	Alipate Makau	\$24,576	90.6	Alipate Makau	Steve Friedlander
24	Michele Stewart	\$24,225	79.4	Eno Iftiu	AO
25	Janel Wilder	\$24,101	81.8	Alberto Alcala	Ryan Bisanz
26	Tony Georges	\$24,058	92.5	Matthew Conrad	S-S-Parks-Salvaggi
27	Austin Rockall	\$23,952	76.7	Sara Vaz	AO
28	Ireland Sirni	\$23,290	79.2	Ireland Sirni	Moore-DeFurio
29	Joachim Jean	\$23,111	89.8		Fisher-Hall
30	Maziar Taghdiri	\$22,216	75.7	Tanner Duy	AO
31	Adam Kidikas	\$22,113	88.1	Adam Kidikas	Josh West
32	Elba Diaz	\$21,961	86.1	Bobby Gujral	AO
33	Michael van Delft	\$21,902	83.0		Satti-Kanaan
34	Aaron Ebel	\$21,556	84.7	Arif Hajro	AO
35	Jeanneliza Solis	\$21,487	86.8	Sarah Saleim	Dustin Venekamp
36	Jonathan Conner	\$21,302	82.2	Jonathan Conner	Michael Vasu
37	Lily Sakai	\$20,983	94.9		Cohen-Velasquez
38	Muhammad Mansoor	\$20,909	90.9	Jadwiga Martins	AO
39	Susan daCruz	\$20,699	86.4		Philip Prata
40	Dillon Zartman	\$20,192	83.5	Nicholas Chuma	S-S-Bendure-Hartwig
41	Rubin Chaimov	\$20,027	87.1	Shalom Chaimov	Jamison Weatherspoon
42	Joey Kennedy	\$20,017	88.4	Bobby Hamilton	AO
43	Ian Pickett	\$19,836	82.8	Bobby Gujral	AO
44	Nicholas Triantafyllidis	\$19,827	74.6	Timothy Wilson	Prata-Wilson
45	Alexandra Longo	\$19,745	88.5	Alexandra Longo	Hart-Lewicki
46	Scott Urbanowicz	\$19,401	86.6	Joe Lewo	Henderson-Locker
47	Joseph Sarasin	\$19,171	89.3	Travis Picklesimer	S-S-Bendure-Hartwig
48	Nick Scordos	\$19,098	84.2		AO
49	Stuart Pagan	\$18,627	83.4	Stuart Pagan	Mathew Hart
50	Ellen Tuttle	\$18,296	79.2		Brett Gryska

ALL TIME RECORD: \$230,521 Net ALP — DANIEL PARAVISINI

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	\$1,087,593	87.1	Joshua Dishong	S-S-Bendure-Hartwig
*2	Daniel Paravisini	\$1,048,480	92.3	Daniel Li	AO
*3	Oleg Novitchii	\$728,786	81.0	Eric Thompson	S-S-Parks-Salvaggi
*4	Carmen Arroyo	\$637,806	86.4	Carmen Arroyo	Theodore Pappas
*5	Salaur Khorrani	\$525,317	90.0	Zackarea Hakim	AO
*6	Roger Fung	\$500,061	80.8	Roger Fung	Mathew Hart
*7	Arturo Romero	\$459,485	83.6	Arturo Romero	S-S-Parks-Salvaggi
*8	Kristi Basho	\$443,878	91.8	Arif Hajro	AO
*9	Dina Boghdady	\$429,322	77.9	Luay Ghawi	AO
*10	Todd Krupa	\$425,407	91.3	Jessica Chang	AO
11	Nikolla Lulgjuraj	\$378,578	89.0	Mark Dushaj	AO
12	Trevor Bailey	\$363,097	87.7	Scott Wheeler	Satti-Kanaan
13	Michael van Delft	\$353,559	83.0		Satti-Kanaan
14	Roger Fredericks	\$339,502	86.9	Adrienne Bragas	AO
15	Dillon Zartman	\$339,393	83.5	Nicholas Chuma	S-S-Bendure-Hartwig
16	Lily Sakai	\$338,818	94.9		Cohen-Velasquez
17	Ian Pickett	\$337,431	82.8	Bobby Gujral	AO
18	Joey Kennedy	\$309,432	88.4	Bobby Hamilton	AO
19	Carrington Hanna	\$308,175	84.6	Eno Iftiu	AO
20	Aref Sayegh	\$298,454	90.8		Satti-Kanaan
21	Damon Stroup	\$295,186	78.2	Caren Deanda	Mathew Hart
22	Jihad Ottallah	\$290,864	82.9	Matthew Conrad	S-S-Parks-Salvaggi
23	Spencer Kozej	\$280,526	82.3	Spencer Kozej	Simon Arias
24	Ladan Rahbary	\$279,181	90.6	Bruce Viaje	AO
25	Max Quasem	\$271,509	94.3		Cohen-Velasquez
26	Scott Whitford	\$267,460	81.4	Alberto Alcala	Ryan Bisanz
27	Matthew Zang	\$262,338	84.4	Ryan Stenglein	AO
28	Elvis Tinaj	\$260,457	88.7	Mark Dushaj	AO
29	Ashley Mysza	\$255,600	79.9	Vincent Massari	Tommy Vena
30	Bryan Juskiw	\$250,210	90.3	Bryan Juskiw	S-S-Bendure-Hartwig
31	Meenakshi Chavis	\$246,461	93.3	Meenakshi Chavis	Andrew McQuade
32	Tyler McKnight	\$246,066	89.1	Mark Neilson	AO
33	Edward Leon	\$245,246	93.0	Mark Dushaj	AO
34	Razan Zarba	\$242,172	86.1	Romal Omid	Mathew Hart
35	Joachim Jean	\$240,800	89.8		Fisher-Hall
36	Brandon Neal	\$240,133	88.3	Mark Dushaj	AO
37	Lindsey Gilbert	\$239,704	80.3	Mark Neilson	AO
38	Muhammed Ashraf	\$236,690	88.2	Muhammed Ashraf	Theodore Pappas
39	Jillian Getz	\$235,833	83.1	Jillian Getz	AO
40	Kevin Ishikane	\$232,056	92.6	Blake Higuchi	AO
41	Michael Ellis	\$230,418	83.5	Paul Rumbuc	AO
42	Joshua Elkins	\$226,027	83.0	Travis Picklesimer	S-S-Bendure-Hartwig
43	Christina Salvatore	\$225,009	87.7	Arif Hajro	AO
44	Alessandro Succurro	\$222,576	84.2	Mark Dushaj	AO
45	Alex Miller	\$222,540	84.4		Cohen-Velasquez
46	Derrick Mason	\$220,174	78.5	Derrick Mason	Chad Deley
47	Viktorious Dugan	\$217,096	80.9	Viktorious Dugan	AO
48	Samuel Marzula	\$217,039	90.7	Joseph Crivelli	Simon Arias
49	Phi Phan	\$215,254	83.5	Phi Phan	Desi Dimitrova
50	Ashkan Khoshmagham	\$213,572	95.1	Bobby Gujral	AO

ALL TIME RECORD: \$911,722 Net ALP — DANIEL PARAVISINI

LIFETIME RECORD: \$4,887,870 Net ALP — JOSHUA DISONG 11/30/22

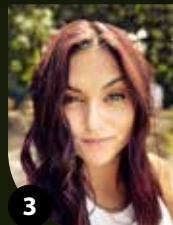
# SUPERVISING AGENTS



**1**  
SCOTT URBANOWICZ  
ALTAMONTE SPRINGS, FL



**2**  
SARA LANTZ  
AURORA, CO



**3**  
MELISSA GRIEB  
SPOTSVYLVANIA, VA



**4**  
CARLOS PINEDA  
FARMERS BRANCH, TX



**5**  
DE'CARLEON TOWNSEND  
BRUNSWICK, OH



**6**  
JUSTIN NEAL  
WADSWORTH, OH



**7**  
DAMARIS TREJO  
BARRINGTON, IL



**8**  
DALTON CASSAVOY  
WASHINGTON, MI



**9**  
KERLY SALAZAR  
FARMERS BRANCH, TX



**10**  
SASHA OAKES  
DES PLAINES, IL

## NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Scott Urbanowicz	\$131,167	\$172,818	93	Joe Lewo	Henderson-Locker	
2	Sara Lantz	\$42,303	\$49,870		80.2	Matthew Turnquist	Richard Correa
3	Melissa Grieb	\$33,583	\$39,749		86.9	Eno Iftiu	AO
4	Carlos Pineda	\$29,730	\$37,255	98		Adianeza Rodriguez	Hemerson Gonzalez
5	De'Carleon Townsend	\$27,756	\$35,469		80.7	London Burnett	S-S-Parks-Salvaggi
6	Justin Neal	\$24,646	\$22,216	88		Eno Iftiu	AO
7	Damaris Trejo	\$24,251	\$49,975		83.2	Zach Otto	Sabrina Lloyd
8	Dalton Cassavoy	\$22,890	\$55,183		93.2	Mark Dushaj	AO
9	Kerly Salazar	\$22,746	\$25,988	98		Adianeza Rodriguez	Hemerson Gonzalez
10	Sasha Oakes	\$21,241	\$52,384	96		Giovanni Vacca	Tommy Vena
11	Montzer Alwatan	\$20,455	\$20,455	95		Joseph Gojcaj	AO
12	Talon Voight	\$20,356	\$24,851	96		Nixandra Caraballo	Joseph Rotolo
13	Kevin Musai	\$20,173	\$34,903		87.7	Eno Iftiu	AO
14	Tyler Dubois	\$20,160	\$27,696	94		Tyler Church	Moore-DeFurio
15	Ethan Tolbert	\$20,060	\$40,792	93		Steven King	Darcy Schrieber
16	Yogleidys Urquiola	\$19,611	\$22,806	98		Carlos Camacho Medina	Jesus Romero
17	Laura Kologenski	\$18,289	\$24,271	92		Christina Shanno Baldwin	Tiffany Wagner
18	Aldry Ascencio	\$17,934	\$22,979	94		Evelyn Leon-Perez	Fort Worth Latino Division
19	Damian Woods	\$17,537	\$17,537	95		Eno Iftiu	AO
20	Jayne Valle	\$17,426	\$17,426	96		Matthew Kerfoot	AO

ALL TIME RECORDS: \$192,431 1st 6 Mo Agt — MORGAN EVANS | \$195,384 Net ALP — LINO STRUSSIONE

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Scott Urbanowicz	\$827,230	\$1,147,288	93		Joe Lewo	Henderson-Locker
*2	Damaris Trejo	\$295,868	\$634,256		83.2	Zach Otto	Sabrina Lloyd
*3	Dalton Cassavoy	\$290,826	\$599,202		93.2	Mark Dushaj	AO
*4	Melissa Grieb	\$191,399	\$295,576		86.9	Eno Iftiu	AO
*5	Daoud Naser	\$189,789	\$530,226	91		Matthew Conrad	S-S-Parks-Salvaggi
6	De'Carleon Townsend	\$185,883	\$304,038		80.7	London Burnett	S-S-Parks-Salvaggi
7	Randy Tucker	\$180,685	\$500,374		89.3	Eno Iftiu	AO
8	Mariana Morales	\$133,102	\$320,815	96		Zach Otto	Sabrina Lloyd
9	Robert Burns	\$130,762	\$438,860		83.1	Daniel Prinzo	S-S-Parks-Salvaggi
10	Michael Conner	\$130,142	\$253,661		77.9	Mark Dushaj	AO
11	Erald Tomorri	\$122,150	\$228,697		86.2	Arif Hajro	AO
12	Alessandro Succurro	\$117,523	\$177,125		79.2	Mark Dushaj	AO
13	Kyle Baggett	\$111,765	\$240,263	95		Tyler Boulden	Josh West
14	Garron Moffett	\$111,569	\$207,985	94		Alec Seibold	Josh West
15	Kevin Musai	\$111,256	\$361,828		87.7	Eno Iftiu	AO
16	Ryan Schreiber	\$100,464	\$198,446	87		William Thomas	S-S-Parks-Salvaggi
17	Amanda Krog	\$99,949	\$124,316	90		Mark Dushaj	AO
18	Sasha Oakes	\$98,225	\$332,766	96		Giovanni Vacca	Tommy Vena
19	Yasmeli Villasamil	\$96,184	\$190,717	91		Daniel Pacheco	Beto Quintero
20	Sara Lantz	\$93,555	\$154,252		80.2	Matthew Turnquist	Richard Correa

ALL TIME RECORDS: \$1,001,807 1st 6 Mo Agt — MORIAH CHANDLER | \$1,476,253 Net ALP — MORIAH CHANDLER

# GENERAL AGENTS



**1**  
MICHAEL LEWO  
ALTAMONTE SPRINGS, FL



**2**  
ESTEPHANIE MONTECILLO  
FARMERS BRANCH, TX



**3**  
JOSHUA MCTIER  
AURORA, CO



**4**  
TYLER LAN  
LAKEWOOD, CA



**5**  
RYAN MARTIN  
VALHALLA, NY



**6**  
ZAKARIA ELGAHMI  
TROY, MI



**7**  
JOZEF TINAJ  
UTICA, MI



**8**  
NAHOMY RAMIREZ  
ORLANDO, FL



**9**  
GENESIS MEDINA MENDOZA  
HOMESTEAD, FL



**10**  
LAURENCE MOORE  
GRANDVIEW, MO

## NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Michael Lewo	\$112,743	\$173,242	93	Joe Lewo	Henderson-Locker	
2	Estephania Montecillo	\$66,051	\$67,968	91	Adianeza Rodriguez	Hemerson Gonzalez	
3	Joshua Mctier	\$56,022	\$87,249		78.1	Matthew Turnquist	Richard Correa
4	Tyler Lan	\$45,320	\$48,456	92		Ashlynn Orng	AO
5	Ryan Martin	\$44,876	\$70,761		76.8	Tyler Church	Moore-DeFurio
6	Zakaria Elgahmi	\$42,902	\$49,431		78.5	Steven King	Darcy Schrieber
7	Jozef Tinaj	\$42,824	\$165,459		88.7	Mark Dushaj	AO
8	Nahomy Ramirez	\$42,605	\$45,404	98		Carlos De Sousa Cardozo	Capozucca-H-W
9	Genesis Medina Mendoza	\$41,333	\$41,333	94		Arif Hajro	AO
10	Laurence Moore	\$41,051	\$63,393		92.0	Matthew Abdo	Oldham-Moore
11	Mathew Kahwaji	\$40,484	\$81,012		84.1	Eno Iftiu	AO
12	Michele Stewart	\$39,164	\$47,875		80.8	Eno Iftiu	AO
13	Asante Jackson	\$38,801	\$54,632		82.5	London Burnett	S-S-Parks-Salvaggi
14	Danny Souri	\$36,089	\$97,848		82.6	Zach Otto	Sabrina Lloyd
15	Giorgi Gogidze	\$33,146	\$59,552		86.0	James Fangmann	Albert Serur
16	Ruben Terrero	\$32,192	\$60,857		74.2	Peter Gabranski	Albert Serur
17	Mohamed Aljahmi	\$32,159	\$38,458	96		Joseph Gojcaj	AO
18	Carrington Hanna	\$31,671	\$46,065		87.3	Eno Iftiu	AO
19	Brandon Trujillo	\$31,542	\$32,808	89		Kaia Pirazzini	Richard Correa
20	Richard Sidoti	\$29,466	\$59,287		85.0	Melissa Sidoti	AO

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt — MEGAN JOHNSON | \$437,263 Net ALP — MEGAN JOHNSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Jozef Tinaj	\$678,784	\$2,178,880		88.7	Mark Dushaj	AO
*2	Danny Souri	\$551,360	\$1,350,696		82.6	Zach Otto	Sabrina Lloyd
*3	Michael Lewo	\$406,770	\$617,282	93		Joe Lewo	Henderson-Locker
*4	Dmitry Pendro	\$387,152	\$710,992	91		Joseph Crivelli	Simon Arias
*5	Mario Borino	\$325,149	\$710,886		80.3	Jonathan Rindt	Simon Arias
6	Estephania Montecillo	\$322,908	\$423,061	91		Adianeza Rodriguez	Hemerson Gonzalez
7	Joshua Mctier	\$321,313	\$478,988		78.1	Matthew Turnquist	Richard Correa
8	Mathew Kahwaji	\$299,153	\$971,591		84.1	Eno Iftiu	AO
9	Elio Mertiri	\$292,149	\$507,934		86.3	Arif Hajro	AO
10	Carrington Hanna	\$281,476	\$962,062		87.3	Eno Iftiu	AO
11	Ryan Martin	\$266,974	\$491,654		76.8	Tyler Church	Moore-DeFurio
12	Connor O'Donnell	\$261,555	\$828,677		80.3	Arturo Romero	S-S-Parks-Salvaggi
13	Cory Moncol	\$254,522	\$556,562	89		William Thomas	S-S-Parks-Salvaggi
14	Jihad Ottallah	\$251,550	\$1,148,005	91		Matthew Conrad	S-S-Parks-Salvaggi
15	Zachary Hager	\$246,953	\$639,131	88		Ian Zollos	S-S-Parks-Salvaggi
16	Kristi Basho	\$244,740	\$805,507	92		Arif Hajro	AO
17	Asante Jackson	\$243,052	\$464,356		82.5	London Burnett	S-S-Parks-Salvaggi
18	Kurt Evans	\$240,976	\$637,847		90.3	Tyler Boulden	Josh West
19	Richard Sidoti	\$238,483	\$631,091		85.0	Melissa Sidoti	AO
20	Christian Gojcaj	\$233,259	\$833,644		85.0	Mark Dushaj	AO

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON

## CATEGORIES I–XII



**JOE LEWO**  
ALTAMONTE SPRINGS, FL



**ARIF HAJRO**  
SAN CLEMENTE, CA



**JENNY KIM**  
MILPITAS, CA



**MATTHEW TURNQUIST**  
AURORA, CO



**JOSHUA JACKSON**  
BATON ROUGE, LA



**ROMAL OMID**  
TRACY, CA



**ALAN SEDAGHAT**  
BURNABY, BC



**PETER GABRANSKI**  
WILMINGTON, MA



**ERIN ALLEN**  
AURORA, CO



**ALEC SEIBOLD**  
NOBLESVILLE, IN



**NICOLE PRESTON**  
LONDONDERRY, NH



**TYLER BOULDEN**  
NOBLESVILLE, IN

LC = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I–XX with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2022 Awards Presentation are the top MGA per category from Categories I–XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Joe Lewo</b>	<b>98.8%</b>	<b>\$224,990</b>	<b>\$113,156</b>	<b>80.4</b>	<b>Henderson-Locker</b>	
Ryan Stenglein	22.6%	\$271,517	\$221,412	84.7	AO	
<b>II Arif Hajro</b>	<b>22.9%</b>	<b>\$272,344</b>	<b>\$221,662</b>	<b>85.8</b>	<b>AO</b>	
Matthew Conrad	17.9%	\$153,274	\$129,964	84.5	S-S-Parks-Salvaggi	
Bobby Gujral	15.3%	\$130,084	\$112,855	86.5	AO	
<b>III Jenny Kim</b>	<b>131.3%</b>	<b>\$189,916</b>	<b>\$82,101</b>	<b>84.4</b>	<b>AO</b>	
Clayton Slaughter	68.9%	\$54,475	\$32,250	79.5	Michael Vasu	
Jake Gelb	52.8%	\$106,425	\$69,668	82.1	Nick Moore	
<b>IV Matthew Turnquist</b>	<b>89.8%</b>	<b>\$120,679</b>	<b>\$63,597</b>	<b>77.9</b>	<b>Richard Correa</b>	
James Sodan	68.8%	\$97,428	\$57,711	77.7	Nick Moore	
Meaghan Krescko	24.0%	\$77,403	\$62,401	84.4	AO	
<b>V Joshua Jackson</b>	<b>47.2%</b>	<b>\$51,814</b>	<b>\$35,191</b>	<b>77.1</b>	<b>Brian Schreiter</b>	
Joshua Dishong	12.6%	\$70,217	\$62,376	87.4	S-S-Bendure-Hartwig	
<b>VI Romal Omid</b>	<b>101.0%</b>	<b>\$111,641</b>	<b>\$55,536</b>	<b>78.9</b>	<b>Mathew Hart</b>	
Brandon Summerton	81.6%	\$104,726	\$57,654	81.1	AO	
Aaron Piotrowski	17.6%	\$64,606	\$54,953	77.8	Sabrina Lloyd	
<b>VII Alan Sedaghat</b>	<b>41.6%</b>	<b>\$71,151</b>	<b>\$50,233</b>	<b>85.2</b>	<b>AO</b>	
Derek Foore	25.7%	\$41,104	\$32,707	82.5	S-S-Parks-Salvaggi	
Jovanie Scarlett	12.4%	\$59,171	\$52,661	76.6	Weatherspoon-Harris	
<b>VIII Peter Gabranski</b>	<b>89.1%</b>	<b>\$69,299</b>	<b>\$36,646</b>	<b>77.0</b>	<b>Albert Serur</b>	
Phi Phan	52.1%	\$78,202	\$51,428	83.0	Desi Dimitrova	
Jacqueline Kabluyen	35.5%	\$48,462	\$35,763	84.9	AO	
<b>IX Erin Allen</b>	<b>70.1%</b>	<b>\$65,957</b>	<b>\$38,785</b>	<b>76.9</b>	<b>Richard Correa</b>	
Giovanni Vacca	32.4%	\$74,344	\$56,136	83.7	Tommy Vena	
<b>X Alec Seibold</b>	<b>87.6%</b>	<b>\$66,726</b>	<b>\$35,569</b>	<b>87.6</b>	<b>Josh West</b>	
Tomarus Burks	54.5%	\$66,887	\$43,286	75.3	Tom Williams	
London Burnett	52.6%	\$65,731	\$43,082	79.3	S-S-Parks-Salvaggi	
<b>XI Nicole Preston</b>	<b>72.0%</b>	<b>\$61,576</b>	<b>\$35,804</b>	<b>79.8</b>	<b>Kris Thieme</b>	
Veronica Coval	58.1%	\$61,983	\$39,207	89.6	Fisher-Hall	
Mike Paragiou	51.0%	\$48,683	\$32,250	85.8	S-S-Parks-Salvaggi	
<b>XII Tyler Boulden</b>	<b>178.2%</b>	<b>\$89,721</b>	<b>\$32,250</b>	<b>87.1</b>	<b>Josh West</b>	
James Fangmann	124.7%	\$72,450	\$32,250	82.2	Albert Serur	
Justin Hermann	84.8%	\$77,424	\$41,906	80.4	Dustin Venekamp	

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Eno Iftiu</b>	<b>73.2%</b>	<b>\$4,193,104</b>	<b>\$2,421,312</b>	<b>87.2</b>	<b>AO</b>	
Mark Neilson	23.5%	\$2,238,113	\$1,812,473	82.4	AO	
Joe Lewo	13.2%	\$1,885,028	\$1,665,799	80.4	Henderson-Locker	
<b>II Arif Hajro</b>	<b>106.7%</b>	<b>\$3,348,781</b>	<b>\$1,620,357</b>	<b>85.8</b>	<b>AO</b>	
Matthew Conrad	52.5%	\$2,101,058	\$1,377,988	84.5	S-S-Parks-Salvaggi	
Bobby Gujral	40.8%	\$2,051,244	\$1,456,355	86.5	AO	
<b>III Mark Bernsdorff</b>	<b>69.8%</b>	<b>\$1,820,000</b>	<b>\$1,071,997</b>	<b>78.0</b>	<b>Simon Arias</b>	
Jenny Kim	62.9%	\$1,894,599	\$1,162,889	84.4	AO	
<b>IV Paul Samra</b>	<b>45.9%</b>	<b>\$1,286,189</b>	<b>\$881,819</b>	<b>84.8</b>	<b>Andrew McQuade</b>	
Meaghan Krescko	31.9%	\$1,093,002	\$828,881	84.4	AO	
Daniel Prinzo	27.8%	\$1,233,384	\$964,829	85.9	S-S-Parks-Salvaggi	
<b>V Brody Maughan-Evanson</b>	<b>182.7%</b>	<b>\$2,217,058</b>	<b>\$784,211</b>	<b>80.0</b>	<b>Simon Arias</b>	
Joshua Dishong	53.6%	\$1,153,127	\$750,632	87.4	S-S-Bendure-Hartwig	
Zachery Kertulis	18.4%	\$851,001	\$718,683	80.5	S-S-Parks-Salvaggi	
<b>VI Nicholas Chuma</b>	<b>91.0%</b>	<b>\$1,318,999</b>	<b>\$690,563</b>	<b>81.0</b>	<b>S-S-Bendure-Hartwig</b>	
Brandon Summerton	29.7%	\$863,735	\$665,755	81.1	AO	
Brandon Minor	27.7%	\$874,339	\$684,663	89.2	AO	
<b>VII Jessica Chang</b>	<b>73.2%</b>	<b>\$1,024,268</b>	<b>\$591,517</b>	<b>83.5</b>	<b>AO</b>	
Stuart Pagan	36.9%	\$850,923	\$621,493	87.9	Mathew Hart	
Ashley Rust	33.3%	\$713,382	\$535,058	87.1	AO	
<b>VIII Phi Phan</b>	<b>82.3%</b>	<b>\$1,011,813</b>	<b>\$555,054</b>	<b>83.0</b>	<b>Desi Dimitrova</b>	
Bobby Hamilton	44.2%	\$798,951	\$554,107	84.4	AO	
<b>IX Giovanni Vacca</b>	<b>76.3%</b>	<b>\$873,893</b>	<b>\$495,598</b>	<b>83.7</b>	<b>Tommy Vena</b>	
Tami Chaimov	34.0%	\$683,767	\$510,197	83.2	Jamison Weatherspoon	
Kimberly Hamilton	25.5%	\$622,694	\$496,004	84.4	Brett Gryska	
<b>X Alec Seibold</b>	<b>101.0%</b>	<b>\$713,006</b>	<b>\$354,750</b>	<b>87.6</b>	<b>Josh West</b>	
Tomarus Burks	80.0%	\$805,722	\$447,531	75.3	Tom Williams	
Christopher Bungay	42.8%	\$506,596	\$354,750	76.0	Satti-Kanaan	
<b>XI Conor Markins</b>	<b>107.4%</b>	<b>\$827,450</b>	<b>\$398,933</b>	<b>81.6</b>	<b>Simon Arias</b>	
Veronica Coval	82.5%	\$742,774	\$407,106	89.6	Fisher-Hall	
Nicole Preston	44.8%	\$592,244	\$408,907	79.8	Kris Thieme	
<b>XII Jonathan Rindt</b>	<b>331.6%</b>	<b>\$1,615,165</b>	<b>\$374,193</b>	<b>80.9</b>	<b>Simon Arias</b>	
Alon Barnur	183.1%	\$1,039,516	\$367,237	86.0	AO	
Justin Hermann	119.0%	\$809,235	\$369,524	80.4	Dustin Venekamp	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI



## CATEGORIES XIII-XX & ROOKIE



**XIII**  
ADRIENNE BRAGAS  
LAS VEGAS, NV



**XIV**  
HASAN GHAZAL  
HALIFAX, NS



**XV**  
DAVID BILOTTI  
LAS VEGAS, NV



**XVI**  
MATTHEW MCDOWELL  
RAPID CITY, SD



**XVII**  
JONATHAN PHILLIPS  
LITTLE ROCK, AR



**XVIII**  
JOSE CASTILLO  
LOS ANGELES, CA



**Rookie**  
MARK DUSHAJ  
WASHINGTON, MI

### NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>XIII Adrienne Bragas</b>	8.8%	\$40,634	\$37,349	85.5	AO	
<b>XIV Hasan Ghazal</b>	14.6%	\$36,959	\$32,250	80.8	Satti-Kanaan	
Yussuf El-Zein	11.6%	\$36,002	\$32,250	90.8	AO	
<b>XV David Bilotti</b>	49.0%	\$48,044	\$32,250	81.9	Corey Neff	
Alexandra Longo	20.8%	\$38,971	\$32,250	89.0	Hart-Lewicki	
Jadwiga Martins	17.6%	\$37,921	\$32,250	89.7	AO	
<b>XVI Matthew McDowell</b>	12.8%	\$36,386	\$32,250	83.8	AO	
<b>XVII Jonathan Phillips</b>	5.1%	\$33,909	\$32,250	80.3	Ralston-Ralston	
<b>XVIII Jose Castillo</b>	11.3%	\$35,897	\$32,250	83.6	Cohen-Velasquez	

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

### NOVEMBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Mark Dushaj</b>	236.8%	\$76,368	\$32,250	276,140	87.9	AO	
Yael Enriquez	192.8%	\$62,190	\$32,250	63,205	93	Capozucca-H-W	
Timothy Wilson	181.0%	\$58,378	\$32,250	109,931	76.9	Prata-Wilson	
Arturo Romero	177.3%	\$57,176	\$32,250	151,057	81.2	S-S-Parks-Salvaggi	
Tyler Church	161.0%	\$51,912	\$32,250	78,347	74.5	Moore-DeFurio	
Joseph Gojcay	157.4%	\$50,760	\$32,250	57,557	95	AO	
Luis Velasquez	153.0%	\$49,330	\$32,250	57,096	82.0	Jesus Romero	
Ashlynn Orng	147.1%	\$47,450	\$32,250	51,598	89	AO	
Carlos De Sousa Cardozo	144.9%	\$46,743	\$32,250	47,562	94	Capozucca-H-W	
Taleb Jammoul Hajali	129.3%	\$41,684	\$32,250	62,240	84.1	Walter Icaza	

### YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>XIII Nakita Fortin</b>	61.1%	\$571,398	\$354,750	83.3	Denis-Michael Catalano	
Adrienne Bragas	57.7%	\$559,410	\$354,750	85.5	AO	
Mark Auvil	27.9%	\$453,902	\$354,750	79.5	Simon Arias	
<b>XIV Cody Gardner</b>	53.4%	\$544,239	\$354,750	80.8	Albert Serur	
Hasan Ghazal	28.3%	\$455,164	\$354,750	80.8	Satti-Kanaan	
<b>XV Jennifer Ragan</b>	36.5%	\$484,254	\$354,750	83.5	AO	
John Catalano	31.0%	\$464,552	\$354,750	84.5	Simon Arias	
Alexandra Longo	17.1%	\$415,255	\$354,750	89.0	Hart-Lewicki	
<b>XVII Jonathan Phillips</b>	1.6%	\$360,551	\$354,750	80.3	Ralston-Ralston	
<b>XIX Francesca Veltri</b>	11.5%	\$395,473	\$354,750	83.8	Giglione-Ackerman	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

### YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Mark Dushaj</b>	312.7%	\$1,109,138	\$354,750	4,352,126	87.9	AO	
Sean Taylor	277.2%	\$983,241	\$354,750	1,262,081	79.8	Moriah Chandler	
Joseph Crivelli	204.1%	\$724,207	\$354,750	1,669,228	84.2	Simon Arias	
Luis Velasquez	127.3%	\$451,570	\$354,750	660,608	82.0	Jesus Romero	
Arturo Romero	112.2%	\$398,008	\$354,750	1,483,533	81.2	S-S-Parks-Salvaggi	
Spencer Kozej	106.6%	\$378,090	\$354,750	1,225,103	81.8	Simon Arias	

LC = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I-XX with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2022 Awards Presentation are the top MGA per category from Categories I-XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## CATEGORIES I–VIII



**MARIO HAJRO**  
SAN CLEMENTE, CA



**JAMES SODAN**  
MARLBOROUGH, MA



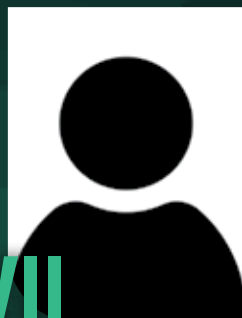
**CLAYTON SLAUGHTER**  
HOUSTON, TX



**JOE LEWO**  
ALTAMONTE SPRINGS, FL



**CODY GARDNER**  
NEW YORK, NY



**DAVID QUEVILLON**  
TRACY, CA



**JAKE GELB**  
MARLBOROUGH, MA

LC = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I–XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2022 Awards Presentation are the top RGA per category from Categories I–XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Mario Hajro</b>	6.2%	\$960,549	\$904,193	87.1	AO	
Bobby Gujral	2.0%	\$380,906	\$373,387	85.0	AO	
<b>III James Sodan</b>	45.4%	\$239,584	\$164,745	80.6	Nick Moore	
Matthew Turnquist	35.4%	\$250,726	\$185,203	77.6	Richard Correa	
<b>IV Clayton Slaughter</b>	30.1%	\$171,677	\$131,907	80.0	Michael Vasu	
Mark Dushaj	28.6%	\$341,993	\$265,987	87.8	AO	
Jeffrey Espinal	24.3%	\$181,209	\$145,830	79.1	Theodore Pappas	
<b>V Joe Lewo</b>	77.3%	\$200,636	\$113,156	79.7	Henderson-Locker	
Adam Kidikas	48.4%	\$176,812	\$119,175	88.3	Josh West	
Jenny Kim	48.4%	\$209,071	\$140,930	82.5	AO	
<b>VI Cody Gardner</b>	56.3%	\$166,117	\$106,294	79.7	Albert Serur	
Tyler Boulden	44.9%	\$178,560	\$123,245	88.2	Josh West	
Ronald Rivera	35.7%	\$111,386	\$82,065	84.0	Cohen-Velasquez	
<b>VII David Quevillon</b>	50.2%	\$166,231	\$110,689	82.5	Mathew Hart	
Justin Sutton	33.7%	\$101,909	\$76,212	76.9	Giddens-Giddens	
Joshua Jackson	30.5%	\$91,910	\$70,444	79.5	Brian Schreiter	
<b>VIII Jake Gelb</b>	44.3%	\$103,266	\$71,587	83.1	Nick Moore	
Daniel Prinzo	17.2%	\$100,948	\$86,164	86.0	S-S-Parks-Salvaggi	

ALL TIME RECORD: \$2,445,052 Net ALP — MARIO HAJRO

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Mario Hajro</b>	79.9%	\$12,751,809	\$7,086,587	87.1	AO	
Mark Neilson	23.7%	\$8,112,421	\$6,555,960	82.9	AO	
<b>II Brody Maughan-Evanson</b>	20.9%	\$3,250,366	\$2,688,647	81.2	Simon Arias	
Eric Thompson	12.1%	\$3,316,382	\$2,959,358	82.3	S-S-Parks-Salvaggi	
<b>III Eno Iftiu</b>	70.4%	\$4,119,985	\$2,418,340	86.5	AO	
James Sodan	11.3%	\$2,465,533	\$2,214,514	80.6	Nick Moore	
Scott Wheeler	10.2%	\$2,426,393	\$2,202,275	82.7	Satti-Kanaan	
<b>IV Mark Dushaj</b>	137.6%	\$4,502,230	\$1,894,728	87.8	AO	
Andrew Bishop	12.0%	\$2,325,788	\$2,077,248	86.0	AO	
<b>V Arif Hajro</b>	95.9%	\$3,421,573	\$1,746,804	84.9	AO	
Jenny Kim	51.1%	\$2,427,005	\$1,605,981	82.5	AO	
Gregory Rudolph	49.0%	\$2,520,822	\$1,692,049	79.4	Simon Arias	
<b>VI Chase Miller</b>	93.2%	\$2,279,226	\$1,179,611	79.5	S-S-Bendure-Hartwig	
Tyler Boulden	73.9%	\$1,957,255	\$1,125,585	88.2	Josh West	
Mark Bernsdorff	56.8%	\$2,075,613	\$1,323,743	81.1	Simon Arias	
<b>VII Jessica Chang</b>	126.0%	\$2,281,151	\$1,009,536	85.1	AO	
Melinda-Rae Lyse	57.0%	\$1,586,822	\$1,010,744	84.2	AO	
David Quevillon	37.3%	\$1,817,148	\$1,323,787	82.5	Mathew Hart	
<b>VIII Daniel Prinzo</b>	52.5%	\$1,352,073	\$886,848	86.0	S-S-Parks-Salvaggi	
Gary Slocum	48.0%	\$1,446,895	\$977,511	80.8	Desi Dimitrova	
Paul Samra	45.2%	\$1,268,892	\$873,905	85.4	Andrew McQuade	

ALL TIME RECORD: \$9,346,208 Net ALP — MARIO HAJRO

## CATEGORIES IX–XVI



**IX**

**MICHAEL GERSTEIN**  
EDISON, NJ



**X**

**VERONICA COVAL**  
BRAintree, MA



**XI**

**MARISSA NEFF**  
LAS VEGAS, NV



**XII**

**ALEC SEIBOLD**  
NOBLESVILLE, IN



**XIII**

**JAMES FANGMANN**  
NEW YORK, NY



**XIV**

**AARON FRIEDLANDER**  
NAPIER, NZ



**XV**

**NGAN PHAM**  
OAKVILLE, ON



**XVI**

**ELVIS CARTAYA**  
HOUSTON, TX

= 2022 MGA/RGA Leadership Council Member

*Spotlight* recognizes the top three Regional General Agents in Categories I–XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2022 Awards Presentation are the top RGA per category from Categories I–XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>IX Michael Gerstein</b>	58.1%	\$78,448	\$49,619	82.2	Giglione-Ackerman	
Kevin Appasamy	20.5%	\$48,498	\$40,252	80.9	AO	
<b>X Veronica Coval</b>	72.9%	\$100,255	\$57,972	86.3	Fisher-Hall	
Steven King	58.9%	\$116,701	\$73,446	79.4	Darcy Schrieber	
Yussuf El-Zein	50.3%	\$54,715	\$36,415	86.4	AO	
<b>XI Marissa Neff</b>	309.0%	\$171,502	\$41,927	78.9	Corey Neff	
Justin Hermann	75.1%	\$85,691	\$48,929	80.2	Dustin Venekamp	
Peter Gabranski	64.0%	\$78,255	\$47,720	79.0	Albert Serur	
<b>XII Alec Seibold</b>	87.6%	\$66,726	\$35,569	87.6	Josh West	
Alan Sedaghat	73.9%	\$72,476	\$41,671	85.8	AO	
Daniel Orr	56.3%	\$68,074	\$43,561	83.2	Satti-Kanaan	
<b>XIII James Fangmann</b>	119.5%	\$72,450	\$33,004	82.2	Albert Serur	
Anthony Mazurkewicz	73.1%	\$55,818	\$32,250	76.4	Giddens-Giddens	
Steve Svendson	71.8%	\$55,408	\$32,250	78.2	Richard Correa	
<b>XIV Aaron Friedlander</b>	57.3%	\$59,796	\$38,010	82.9	Steve Friedlander	
Samuel Artzis	52.0%	\$49,018	\$32,250	79.2	AO-Lorence	
Kwabena Antwi	28.8%	\$41,546	\$32,250	80.1	Jeremy Rivers	
<b>XV Ngan Pham</b>	22.4%	\$39,482	\$32,250	79.1	Byron Paz	
Jadwiga Martins	17.6%	\$37,921	\$32,250	89.7	AO	
Matthew McDowell	12.8%	\$36,386	\$32,250	83.8	AO	
<b>XVI Elvis Cartaya</b>	97.7%	\$63,768	\$32,250	81.9	AO	
Yael Enriquez	84.2%	\$59,409	\$32,250	94	Capozucca-H-W	
Tucker Gregor	65.0%	\$53,199	\$32,250	96	West-Moody	

ALL TIME RECORD: \$2,445,052 Net ALP — MARIO HAJRO

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>IX Dustin Dunbar</b>	20.0%	\$914,503	\$761,870	86.1	Dustin Venekamp	
Slavita Hut	18.6%	\$963,045	\$811,921	83.5	John Young	
Carlo Buhay	14.7%	\$842,876	\$735,170	85.5	AO	
<b>X Nicholas Chuma</b>	105.4%	\$1,358,129	\$661,232	81.2	S-S-Bendure-Hartwig	
Stella Roznovan	68.3%	\$1,107,390	\$657,975	81.3	Cohen-Velasquez	
Veronica Coval	62.8%	\$1,084,269	\$665,986	86.3	Fisher-Hall	
<b>XI Marissa Neff</b>	85.9%	\$979,422	\$526,810	78.9	Corey Neff	
Phi Phan	85.0%	\$1,026,867	\$555,054	82.9	Desi Dimitrova	
Justin Hermann	69.0%	\$1,030,157	\$609,633	80.2	Dustin Venekamp	
<b>XII Alec Seibold</b>	62.5%	\$733,365	\$451,235	87.6	Josh West	
Daniel Zotter	54.2%	\$768,843	\$498,679	81.6	Brett Gryska	
Alan Sedaghat	39.4%	\$680,535	\$488,086	85.8	AO	
<b>XIII Jonathan Rindt</b>	354.6%	\$1,612,770	\$354,750	80.9	Simon Arias	
James Marks	310.0%	\$1,747,246	\$426,154	80.3	Simon Arias	
Alon Barnur	177.4%	\$1,045,948	\$377,104	86.0	AO	
<b>XIV Richard Whyte</b>	35.2%	\$479,510	\$354,750	83.2	AO	
Aaron Friedlander	22.3%	\$476,295	\$389,415	82.9	Steve Friedlander	
Samuel Artzis	15.1%	\$408,417	\$354,750	79.2	AO-Lorence	
<b>XV Kade Beck</b>	48.9%	\$528,274	\$354,750	85.5	Brian Schreiter	
Jennifer Ragan	35.0%	\$478,881	\$354,750	83.4	AO	
John Catalano	30.5%	\$463,052	\$354,750	84.5	Simon Arias	
<b>XVI Joseph Crivelli</b>	536.8%	\$2,259,046	\$354,750	83.0	Simon Arias	
Elvis Cartaya	96.9%	\$698,663	\$354,750	81.9	AO	
Matthew Ward	62.3%	\$575,761	\$354,750	87.6	Josh West	

ALL TIME RECORD: \$9,346,208 Net ALP — MARIO HAJRO

## CATEGORIES I-VII



S-S-PARKS-SALVAGI



HENDERSON-LOCKER



NICK MOORE



JOSH WEST



COREY NEFF



KEVIN HOLTZ

EC = 2022 Executive Council Member

Spotlight recognizes SGAs in Categories I-XII based on positive Net ALP Growth and Cat XIII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2022 Awards Presentation are the top SGA per category from Categories I-XII based on Net ALP Growth (minimum 15%) and Cat XIII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

## NOVEMBER

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
<b>I S-S-Parks-Salvaggi</b>	<b>79.0</b>	<b>\$1,106,950</b>	<b>\$1,400,700</b>		<b>82.9</b>	<b>7.8</b>
AO	76.4	\$4,756,911	\$6,228,600		83.9	5.1
<b>II Henderson-Locker</b>	<b>99.2</b>	<b>\$329,910</b>	<b>\$332,700</b>		<b>78.5</b>	<b>28.5</b>
<b>III Nick Moore</b>	<b>117.4</b>	<b>\$371,916</b>	<b>\$316,700</b>		<b>81.7</b>	<b>29.2</b>
Michael Vasu	81.3	\$320,766	\$394,700		78.1	23.6
Darcy Schrieber	99.1	\$307,510	\$310,400	92		18.9
Arias-Dlabik	59.2	\$182,616	\$308,600		81.2	10.5
Richard Correa	102.3	\$349,523	\$341,500		76.6	7.1
Satti-Kanaan	81.9	\$349,471	\$426,600		83.5	6.7
<b>IV Josh West</b>	<b>112.6</b>	<b>\$316,946</b>	<b>\$281,600</b>		<b>89.3</b>	<b>35.4</b>
Albert Serur	118.3	\$296,724	\$250,900		81.3	32.0
Philip Prata	104.2	\$297,638	\$285,600		81.0	7.0
<b>VI Corey Neff</b>	<b>136.1</b>	<b>\$191,375</b>	<b>\$140,600</b>		<b>76.5</b>	<b>75.6</b>
<b>VII Kevin Holtz</b>	<b>86.2</b>	<b>\$157,922</b>	<b>\$183,200</b>		<b>75.9</b>	<b>4.8</b>

## YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
<b>I S-S-Parks-Salvaggi</b>	<b>101.5</b>	<b>\$15,968,969</b>	<b>\$15,739,800</b>		<b>82.9</b>	<b>15.7</b>
Simon Arias	99.1	\$19,634,236	\$19,810,900		79.6	10.8
AO	94.5	\$66,228,206	\$70,078,600		83.9	6.5
<b>II S-S-Bendure-Hartwig</b>	<b>109.0</b>	<b>\$6,370,476</b>	<b>\$5,847,100</b>		<b>84.0</b>	<b>24.1</b>
Mathew Hart	88.2	\$4,230,403	\$4,798,800		79.3	0.1
<b>III Darcy Schrieber</b>	<b>87.5</b>	<b>\$2,492,448</b>	<b>\$2,849,900</b>	<b>92</b>		<b>15.2</b>
Satti-Kanaan	97.1	\$4,324,277	\$4,453,900		83.5	9.5
Nick Moore	89.4	\$3,850,043	\$4,306,000		81.7	5.0
Michael Vasu	87.5	\$4,528,440	\$5,177,200		78.1	0.4
<b>IV Josh West</b>	<b>112.5</b>	<b>\$3,477,807</b>	<b>\$3,091,300</b>		<b>89.3</b>	<b>27.9</b>
Andrew McQuade	114.7	\$3,777,251	\$3,293,800		84.8	23.5
Albert Serur	103.6	\$3,422,601	\$3,302,600		81.3	21.5
Philip Prata	100.2	\$2,787,960	\$2,783,100		81.0	5.6
Tom Williams	87.7	\$3,371,568	\$3,844,000		74.8	0.4
<b>V Tommy Vena</b>	<b>114.3</b>	<b>\$2,653,544</b>	<b>\$2,321,600</b>		<b>83.4</b>	<b>29.9</b>
Cindy Furer	91.8	\$2,273,765	\$2,476,100		79.1	3.3
<b>VI Giddens-Giddens</b>	<b>106.6</b>	<b>\$1,902,246</b>	<b>\$1,784,400</b>		<b>77.6</b>	<b>22.1</b>
Corey Neff	80.4	\$1,611,697	\$2,005,600		76.5	4.0
Ryan Bisanz	88.4	\$2,069,688	\$2,342,100		75.4	1.9
<b>VII Kevin Holtz</b>	<b>97.3</b>	<b>\$1,558,590</b>	<b>\$1,601,800</b>		<b>75.9</b>	<b>12.6</b>
Fisher-Zuzick	94.3	\$1,426,870	\$1,513,800		75.2	7.2
Denis-Michael Catalano	89.0	\$1,420,971	\$1,596,000		79.8	3.6

## CATEGORIES VIII-XIII



TIFFANY WAGNER

OLDHAM-MOORE

MORIAH CHANDLER



PRATA-WILSON

MOORE-DEFURIO

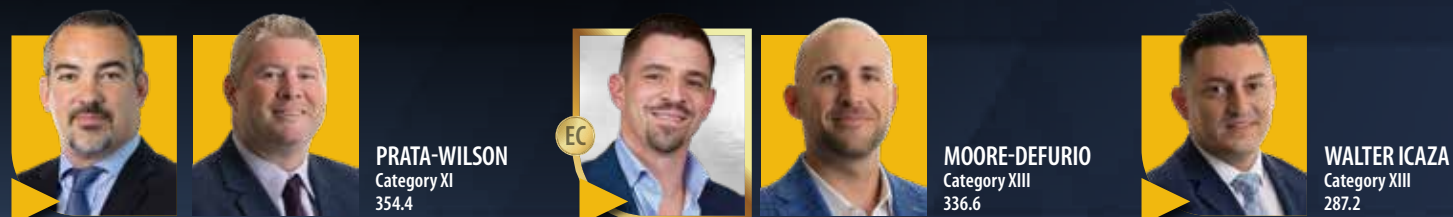


WEST-SHOGAR-MOODY

EC = 2022 Executive Council Member

Spotlight recognizes SGAs in Categories I-XII based on positive Net ALP Growth and Cat XIII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2022 Awards Presentation are the top SGA per category from Categories I-XII based on Net ALP Growth (minimum 15%) and Cat XIII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

### TOP % OF NET ALP OBJ ▶



PRATA-WILSON  
Category XI  
354.4

MOORE-DEFURIO  
Category XIII  
336.6

WALTER ICAZA  
Category XIII  
287.2

## NOVEMBER

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
<b>VIII</b> Tiffany Wagner	<b>85.8</b>	<b>\$142,406</b>	<b>\$165,900</b>		<b>83.8</b>	<b>19.9</b>
Byron Paz	121.2	\$97,231	\$80,200		79.7	2.8
<b>IX</b> Oldham-Moore	<b>130.5</b>	<b>\$135,577</b>	<b>\$103,900</b>		<b>85.2</b>	<b>60.0</b>
Duni Olusegun	111.9	\$136,309	\$121,800	94		39.9
AO-Lorence	89.0	\$82,059	\$92,200		77.2	3.4
<b>X</b> Moriah Chandler	<b>49.2</b>	<b>\$18,201</b>	<b>\$37,000</b>	<b>94</b>		<b>184.8</b>
Mark Beckford	147.6	\$64,206	\$43,500		75.6	84.7
<b>XI</b> Prata-Wilson	<b>354.4</b>	<b>\$153,120</b>	<b>\$43,200</b>	<b>94</b>		<b>356.8</b>
Andre Hawthorne	117.3	\$43,417	\$37,000		77.0	126.4
Jeremy Rivers	102.9	\$43,839	\$42,600		76.6	24.3
<b>XII</b> West-Shogar-Moody	<b>78.3</b>	<b>\$28,972</b>	<b>\$37,000</b>	<b>94</b>		<b>181.1</b>
Williams-Musso	84.1	\$82,294	\$97,800		75.5	15.9
<b>XIII</b> Moore-DeFurio	<b>336.6</b>	<b>\$124,527</b>	<b>\$37,000</b>	<b>91</b>		<b>N/A</b>
Walter Icaza	287.2	\$106,256	\$37,000	92		N/A
Michael Ezeafulukwe	152.2	\$56,314	\$37,000		77.9	173.0
West-Osili-Moody	108.3	\$40,062	\$37,000	96		N/A
Myaa Fallon	96.8	\$35,824	\$37,000		78.0	N/A
Gryska-Boles	92.5	\$54,968	\$59,400	91		N/A

## YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
<b>VIII</b> Desi Dimitrova	<b>118.4</b>	<b>\$1,740,292</b>	<b>\$1,469,300</b>		<b>80.1</b>	<b>35.6</b>
Tiffany Wagner	102.5	\$1,505,134	\$1,469,100		83.8	22.3
<b>IX</b> Duni Olusegun	<b>98.0</b>	<b>\$1,296,138</b>	<b>\$1,323,000</b>	<b>94</b>		<b>102.8</b>
Oldham-Moore	122.6	\$1,508,514	\$1,230,500		85.2	39.4
AO-Lorence	91.0	\$1,065,846	\$1,171,400		77.2	4.3
<b>X</b> Moriah Chandler	<b>19.5</b>	<b>\$143,675</b>	<b>\$736,500</b>	<b>94</b>		<b>171.8</b>
John Young	104.0	\$998,246	\$959,400		83.2	23.9
Mark Beckford	108.8	\$879,122	\$808,200		75.6	23.3
Kris Thieme	93.1	\$866,977	\$931,200		80.0	6.2
<b>XI</b> Prata-Wilson	<b>291.6</b>	<b>\$781,325</b>	<b>\$267,900</b>	<b>94</b>		<b>173.7</b>
Jeremy Rivers	101.9	\$467,972	\$459,300		76.6	18.4
<b>XII</b> West-Shogar-Moody	<b>93.9</b>	<b>\$262,439</b>	<b>\$279,600</b>	<b>94</b>		<b>33.2</b>
Williams-Musso	87.2	\$985,499	\$1,130,700		75.5	0.5
<b>XIII</b> Moore-DeFurio	<b>290.2</b>	<b>\$1,181,169</b>	<b>\$407,000</b>	<b>91</b>		<b>N/A</b>
Walter Icaza	283.9	\$630,223	\$222,000	92		N/A
Gryska-Boles	118.0	\$403,006	\$341,400	91		N/A
West-Osili-Moody	108.0	\$159,838	\$148,000	96		N/A
Myaa Fallon	102.4	\$425,534	\$415,400		78.0	N/A

### CATEGORY I



**1**  
MALKA ARONY  
CAVE CREEK, AZ



**2**  
KRISSA HENSLEY  
TOLEDO, OH



**1**  
ROBIN ANDRADE  
KINGSTON, MA



**2**  
GEORGE FARENTHOLD  
WASHINGTON, DC



**1**  
KELLY WALKER  
FORT WORTH, TX



**2**  
ANNA GUIDO ROHRER  
MONROE, OH

### CATEGORY II

### CATEGORY III

### CATEGORY IV



**1**  
VIVIAN DWYER  
HARTFIELD, VA



**2**  
MICHAEL COOPER  
DES MOINES, IA



**1**  
KEVIN MCKEEN  
LATHAM, NY



**2**  
NOEL ROBBINS  
WESTERVILLE, OH



**1**  
ERICA DALAGER  
LAKELAND, MN



**2**  
CHERYL COOK  
EAST BERLIN, PA

### CATEGORY V

### CATEGORY VI

### CATEGORY VII



**1**  
BRIAN RYAN  
WALLINGFORD, PA



**2**  
BARBARA RABELO  
WHITTIER, CA



**1**  
CELIA O'DELL  
NETTIE, WV



**2**  
MIRANDA MCKEE  
PENDLETON, IN

### CATEGORY VIII

### FIRST SIGNED TG



**JULIANNA KNIGHT**  
PICKERING, ON

### TOP MANAGERS

### CATEGORY I



**1**  
DAWN TRUDDEN  
PEORIA, IL

### CATEGORY II



**1**  
TAMI WILLIAMS  
WESTFIELD, IN

### CATEGORY III



**1**  
LISA JOHNSON  
SUMMERSVILLE, WV

## INDIVIDUAL REPS: NOVEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Malka Arony	6,322	3,796	166.6%
I	2	Krissa Hensley	1,409	1,290	109.3%
I	3	Tony Anderson	1,330	1,238	107.5%
II	1	Robin Andrade	2,126	1,212	175.5%
II	2	George Farenthold	1,577	1,173	134.5%
III	1	Kelly Walker	1,591	917	173.5%
III	2	Anna Guido Rohrer	871	1,006	86.6%
IV	1	Vivian Dwyer	1,643	766	214.6%
IV	2	Michael Cooper	1,420	800	177.6%
IV	3	Amanda Cross	845	742	113.9%
V	1	Kevin McKeen	2,127	565	376.4%
V	2	Noel Robbins	1,581	601	263.0%
V	3	Donna Altshue	1,391	583	238.7%
VI	1	Erica Dalager	845	564	149.6%
VI	2	Cheryl Cook	778	550	141.4%
VI	3	Tommy Flynn	564	550	102.5%
VII	1	Brian Ryan	627	550	114.0%
VII	2	Barbara Rabelo	566	550	102.9%
VII	3	Julie Freeman	542	550	98.5%
VIII	1	Celia O'Dell	2,681	550	487.5%
VIII	2	Miranda McKee	1,153	550	209.5%
VIII	3	Matthew Halbmaier	961	550	174.6%
Rookie	1	Celia O'Dell	2,681	550	487.5%
IceBreaker	1	Miranda McKee	1,153	550	209.5%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	David Scalisi	17,484	13,384	130.6%
II	*1	Robin Andrade	20,187	13,327	151.5%
II	2	Rona Pileggi Spano	14,775	12,041	122.7%
III	*1	Janis Pitts	14,713	10,122	145.4%
III	2	Kathy Pappas	12,845	9,310	138.0%
III	3	William Rol	12,250	9,300	131.7%
IV	*1	George Murry	10,397	8,008	129.8%
IV	2	Cas Robinson	9,453	8,186	115.5%
IV	3	Michael Cooper	9,483	8,796	107.8%
V	*1	Noel Robbins	10,012	6,611	151.4%
V	2	Kevin McKeen	6,045	6,217	97.2%
V	3	Donna Altshue	6,079	6,409	94.8%
VI	*1	Tommy Flynn	7,616	6,050	125.9%
VI	2	Dee Hettinger	6,823	6,176	110.5%
VI	3	Erica Dalager	6,668	6,208	107.4%
VII	*1	Lou Nell Busby	11,884	6,050	196.4%
VII	2	Dianna Lueke	11,146	6,050	184.2%
VII	3	Barbara Rabelo	5,738	6,050	94.8%
VIII	*1	Celia O'Dell	14,104	6,050	233.1%
VIII	2	Ryan Gregoli	12,663	6,050	209.3%
VIII	3	Tori Snowden	11,088	6,050	183.3%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: NOVEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Dawn Trudden	5,465	5,471	99.9%
I	2	Katherine Pratt	5,759	5,826	98.9%
II	1	Tami Williams	5,014	5,400	92.9%
II	2	Judy Spade	4,966	5,377	92.4%
III	1	Lisa Johnson	5,309	2,498	212.5%
III	2	Stephanie Baumann	4,316	4,403	98.0%

## MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	J T Tasker	63,719	68,545	93.0%
II	*1	Tami Williams	65,207	59,395	109.8%
II	2	Morgan Breier	49,933	51,901	96.2%
III	*1	Lisa Johnson	33,977	27,479	123.6%
III	2	Billy Sauers	41,861	42,219	99.2%

## MOST ORIGINAL CARDS GENERATED: YTD

- 1** ROBIN ANDRADE 9,114
- 2** WILLIAM ROL 8,513
- 3** ANNA GUIDO ROHRER 7,926



**ROBIN ANDRADE**  
KINGSTON, MA

GC = 2022 PR Growth Council Member

### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 6,00 leads whichever is greater. To be recognized, Rep must meet 90% of Growth objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 90% of Growth objective.

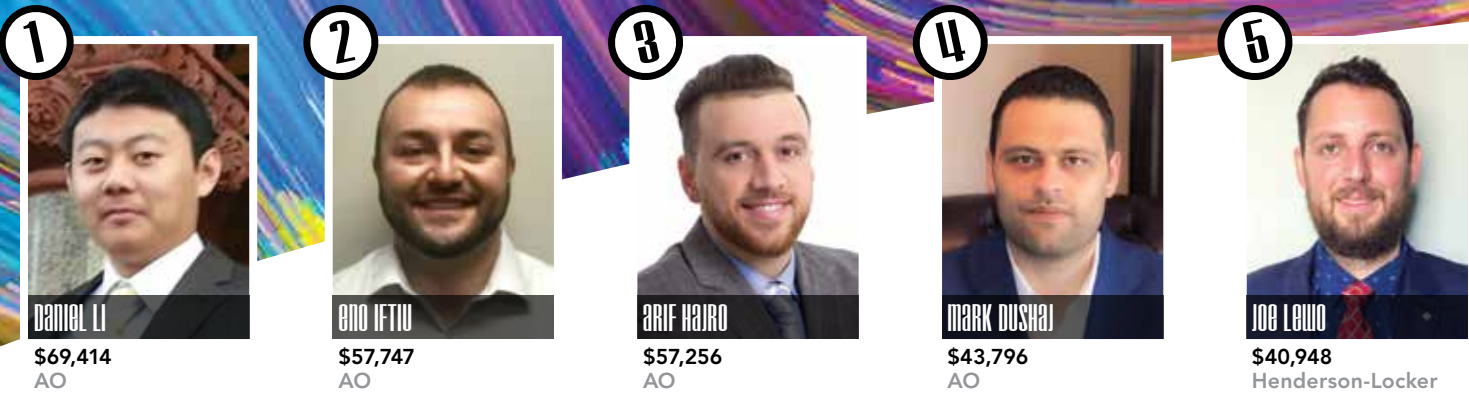


# WORLD'S GREATEST BONUS – CONTINUED

<p> <b>\$ 1,437</b> Ashly Wiggins  <b>1,431</b> Patrick Locke  <b>1,428</b> Steven Barton  <b>1,428</b> Vivian Du  <b>1,426</b> Calene Rogers  <b>1,422</b> Josiah Talton  <b>1,421</b> Michael Broadnax  <b>1,418</b> Jesusdieu Portilus  <b>1,416</b> Carlos Colina  <b>1,414</b> Erica Ochoa  <b>1,413</b> Dylan Stickle  <b>1,409</b> Christian Baymack  <b>1,409</b> Anthony Greco  <b>1,406</b> Carlos Navas  <b>1,405</b> Joseph Misleh  <b>1,402</b> Benton Tong  <b>1,400</b> Marcus Pettigrew  <b>1,400</b> Austin Botts  <b>1,397</b> Brooke Billings  <b>1,392</b> Autumn White  <b>1,391</b> Sally Wilson  <b>1,390</b> Jose Cuellar  <b>1,388</b> Jordan Schoof  <b>1,381</b> Erica Mitchell  <b>1,379</b> Sirdaniel Turner  <b>1,379</b> Ciara Peters  <b>1,374</b> Jahquis Bailey  <b>1,374</b> Joshua Hammond  <b>1,373</b> David King  <b>1,373</b> Anthony Dell'anno  <b>1,371</b> Olusola Awosanya  <b>1,369</b> Taylor Phillips  <b>1,368</b> Jabari Thompson  <b>1,366</b> Melissa Schroeder  <b>1,366</b> Vinecia Moore  <b>1,365</b> Baili Richardson  <b>1,365</b> Susan Leavitt         </p>	<p> <b>\$ 1,361</b> Victoria Smith  <b>1,361</b> Takiyah Smith  <b>1,360</b> Robin Gonzalez  <b>1,354</b> Herivelto Pereira  <b>1,351</b> Braxton Felch  <b>1,349</b> Kenneth Taylor  <b>1,346</b> Logan Klink  <b>1,343</b> Marquies Price  <b>1,341</b> Jessica Rodriguez  <b>1,340</b> Fran Tinaj  <b>1,339</b> Anthony Diaz  <b>1,337</b> Tyrese Holland  <b>1,336</b> Truman Falkner  <b>1,336</b> Marlena Williamson  <b>1,332</b> Daniel Bean  <b>1,332</b> Isabella Hallowell  <b>1,331</b> Brenna Behan  <b>1,328</b> Micaiah Morrison  <b>1,326</b> James Ganci  <b>1,326</b> Anthony Yard  <b>1,324</b> Colette Balzano  <b>1,322</b> Taylorr Nathaniel  <b>1,319</b> Mary Malek  <b>1,319</b> Malcolm Howard  <b>1,319</b> Nathan Savery  <b>1,317</b> Arianna DaLuz  <b>1,313</b> Diana Al Ali  <b>1,313</b> Mia Mitchell  <b>1,311</b> Jordan Lienau  <b>1,310</b> Ivan Andrade  <b>1,309</b> Peter Gabranski  <b>1,309</b> David C Williams  <b>1,308</b> Kacie Schwartzfigure  <b>1,306</b> Fritznel Octave  <b>1,306</b> Kristina Joachim  <b>1,304</b> Johny Gerges  <b>1,303</b> Kyle Jansen         </p>	<p> <b>\$ 1,298</b> Marino Benevides  <b>1,292</b> Anthony Williams  <b>1,290</b> Ashley Clarke  <b>1,289</b> Gavin Gambhir  <b>1,288</b> Davina Vo  <b>1,288</b> Douglas Mosher  <b>1,287</b> Susan Quassani  <b>1,286</b> Joanna Rowland  <b>1,283</b> Sean Northgrave  <b>1,282</b> Luis Balza Landaeta  <b>1,281</b> Cassidy Harris  <b>1,279</b> Erimano Msafiri  <b>1,278</b> Vaughn Gray  <b>1,277</b> Linda Marquez  <b>1,277</b> Marvin Mondragon  <b>1,277</b> Kris Nallbani  <b>1,276</b> Hasan Ghazal  <b>1,275</b> Mahdi Wade  <b>1,275</b> Matthew Lehman  <b>1,274</b> Donald Gregoire  <b>1,272</b> Amanda Masoud  <b>1,269</b> Joanne Patten  <b>1,269</b> Oyindamola Falegan  <b>1,268</b> Peter Poulakis  <b>1,261</b> Zayd Burns  <b>1,258</b> Eric LaBossiere  <b>1,258</b> Nicklaus Boker  <b>1,258</b> Leonardo Vidoza  <b>1,256</b> Cameron Hoag  <b>1,254</b> Lisa Kahan  <b>1,253</b> Niloy Leal  <b>1,249</b> Triston Miller  <b>1,246</b> Christopher Kennedy  <b>1,245</b> Troy Plummer  <b>1,244</b> Devon Crismond  <b>1,242</b> Andrea D Owens         </p>	<p> <b>\$ 1,241</b> Anna Senra  <b>1,241</b> Ruben Terrero  <b>1,238</b> Corey  <b>1,235</b> Jabari Fitzpatrick  <b>1,234</b> Morgan Boneberg  <b>1,234</b> Steven Roberts  <b>1,234</b> Justin Johns  <b>1,231</b> Jesse Doherty  <b>1,231</b> Kayti Yu  <b>1,226</b> Myla Bailey  <b>1,225</b> Peer Shmelzer  <b>1,223</b> Paige Jassman  <b>1,220</b> Genesis Medina  <b>1,220</b> Yanilda Rosario  <b>1,219</b> Jazmine Eaton  <b>1,218</b> Nathan Brace  <b>1,215</b> Juan C Nunez  <b>1,214</b> Juli Roth Preston  <b>1,209</b> Kelly Yingling  <b>1,208</b> Shameka Levy  <b>1,207</b> Andi Iftiu  <b>1,206</b> Susan Scott  <b>1,206</b> Ayandra Alvarez  <b>1,205</b> Gregory S Miller  <b>1,203</b> Kelly  <b>1,203</b> Benner-Campbell  <b>1,203</b> Otis Paris  <b>1,201</b> Keeland Bryant  <b>1,200</b> Lisis Mejia  <b>1,199</b> Prince Ray  <b>1,198</b> Paul Pestian  <b>1,195</b> Amandeep Kaur Gill  <b>1,194</b> Luis Alvarez  <b>1,193</b> Gabriel Hurst         </p>	<p> <b>\$ 1,193</b> Heather Valdes  <b>1,192</b> Christopher Jeantet  <b>1,192</b> Robert Skok  <b>1,192</b> Micah Poplin  <b>1,191</b> Paige Schaub  <b>1,190</b> Enid Franco  <b>1,188</b> Seamus Higley  <b>1,187</b> Lauren MacMurray  <b>1,185</b> Leslie Rabina  <b>1,184</b> Lloyd Patterson  <b>1,184</b> Carissa Saad  <b>1,178</b> Angel C Marquez  <b>1,177</b> Brian Melvin  <b>1,176</b> Angellese Camacho  <b>1,176</b> Omarie Godfrey  <b>1,175</b> Jake Hurst  <b>1,174</b> Viktorii Puneiko  <b>1,174</b> Mecca Watson  <b>1,173</b> Joshua Hosenbold  <b>1,170</b> Pamela Hall  <b>1,169</b> Christina Pappas  <b>1,169</b> Magaly Una  <b>1,164</b> Christina Salvatore  <b>1,162</b> Sarah Brussee  <b>1,161</b> Kelly McDonald  <b>1,159</b> Mohamad Awdi  <b>1,158</b> Juan Aleman Madriz  <b>1,158</b> Waymatea Ellis  <b>1,157</b> Juliya Ostapyuk  <b>1,156</b> Jessica Bobe  <b>1,156</b> Jalen Holmes  <b>1,154</b> Lamita Dahdah  <b>1,151</b> Cash Sampson  <b>1,148</b> Talon Trent  <b>1,148</b> William Heilman  <b>1,146</b> John Lombardi  <b>1,146</b> Jarrell Jackson         </p>	<p> <b>\$ 1,145</b> Zachary Marshall  <b>1,143</b> Kristopher Cain  <b>1,142</b> Jakub Bogucki  <b>1,141</b> Patrick Sullivan  <b>1,141</b> Nathan Vargo  <b>1,140</b> Kyle Marweg  <b>1,138</b> Alexandra Berberich  <b>1,134</b> Yuhung Yeh  <b>1,133</b> Amanda Davis  <b>1,132</b> Georgia Line  <b>1,131</b> D' Audray Gillard  <b>1,130</b> Gregory Abreu  <b>1,130</b> Jeffery May  <b>1,129</b> Eduarda Chagas  <b>1,128</b> Yngrid Seijas Garboza  <b>1,126</b> Valbona Hasanaj  <b>1,126</b> Shantoya Henry  <b>1,126</b> William Parmeter  <b>1,123</b> Whitney Leung  <b>1,123</b> Timothy Miller  <b>1,121</b> Craig Stropf  <b>1,120</b> Erin Ruggiero  <b>1,120</b> Gerald Anderson  <b>1,119</b> Dustin Holtz  <b>1,118</b> Steven Pavel  <b>1,116</b> Katy Rivera  <b>1,115</b> Jason Gibson  <b>1,114</b> Parker Austin  <b>1,113</b> Kaia Pirazzini  <b>1,112</b> Danny Souri  <b>1,112</b> Ashley Gamache  <b>1,111</b> Michael Lester  <b>1,110</b> Ariane Davis  <b>1,108</b> Lydia Harvey  <b>1,108</b> Miguel Diego  <b>1,108</b> James Hopkins  <b>1,107</b> Lee Samatowic         </p>	<p> <b>\$ 1,105</b> Cassidy Griffin  <b>1,103</b> Tasha Tucker  <b>1,102</b> Jillian Hildebrand  <b>1,101</b> Lizbeth Cardenas  <b>1,101</b> Heidi McMullin  <b>1,099</b> Cameron Mack  <b>1,097</b> Max Gold  <b>1,095</b> Todd Colson  <b>1,095</b> Patrick Minto  <b>1,093</b> Sabrina Smith  <b>1,092</b> Joel Brousseau  <b>1,090</b> Casey Kunash  <b>1,088</b> Yolanda Hill  <b>1,087</b> Branden Bowman  <b>1,086</b> Teresa Rasmussen  <b>1,085</b> Nathan Frahm  <b>1,085</b> Joel Trask  <b>1,083</b> Zachery Jones  <b>1,083</b> Sabrina Sloan  <b>1,082</b> Miranda Pettitt  <b>1,074</b> Raven Fugate  <b>1,073</b> Oscar Alvarez  <b>1,072</b> Taikendy Trinh  <b>1,072</b> Tension Mather  <b>1,071</b> Manuel Alamo  <b>1,065</b> Tommica Gibson  <b>1,061</b> Ashley Kopchak  <b>1,058</b> Elio Mertiri  <b>1,056</b> Glenda Gross  <b>1,054</b> Kyle Mulzer  <b>1,054</b> Anthony Washington  <b>1,054</b> Tyler Tasa  <b>1,052</b> Jennifer Lucero  <b>1,051</b> Ikram Al-Shobaki  <b>1,051</b> April Taylor  <b>1,050</b> Bernadette De Guzman         </p>	<p> <b>\$ 1,050</b> Akinyemi Akinseye  <b>1,049</b> Kian Frost  <b>1,049</b> Erica Jackson  <b>1,047</b> Melissa Nguyen  <b>1,045</b> Michelle Linero Canal  <b>1,045</b> Josh Barrows  <b>1,044</b> Constance  <b>1,043</b> Tuiteleleapaga  <b>1,043</b> Ashley O'Donal  <b>1,043</b> Carlos Pineda  <b>1,042</b> Sebastian Patino  <b>1,040</b> Autumn Hoeffler  <b>1,040</b> Steven Valentim  <b>1,039</b> Kasey Garcia  <b>1,038</b> Katharine Thorne  <b>1,037</b> Mathew Kahwaji  <b>1,036</b> Alejandra Maldonado         </p>	<p> <b>\$ 1,036</b> Mitchell Johnson  <b>1,031</b> Sayed Hashimi  <b>1,030</b> Mary Ramirez  <b>1,029</b> Mark Krog  <b>1,028</b> Kevin Henry  <b>1,027</b> Adam Middleton  <b>1,023</b> Dina Sias  <b>1,022</b> Jose Matos  <b>1,022</b> Shawntell Powell  <b>1,022</b> Constance Owusu  <b>1,021</b> Anjelica Rueda         </p>	<p> <b>\$ 1,021</b> Jennifer Burgard  <b>1,020</b> Kira Molina  <b>1,019</b> Alyssa Libby  <b>1,018</b> Christian Milam  <b>1,015</b> Lawrence Hauck  <b>1,015</b> Kim Dong  <b>1,015</b> Mohammad El-Khatib         </p>	<p> <b>\$ 1,013</b> Luis Perez  <b>1,012</b> Andrew Beck  <b>1,012</b> Eleanor Powell  <b>1,010</b> Sarha Pericevic  <b>1,010</b> Brandy Maki  <b>1,009</b> Joseph Grider  <b>1,008</b> Lisa Richardson  <b>1,006</b> Mariah Spix         </p>	<p> <b>\$ 1,006</b> Ryan Schreiber  <b>1,005</b> Matthew Conrad  <b>1,004</b> Chris Densham  <b>1,002</b> Babajide Obashoto         </p>
--	--	---	--	--	--	--	---	--	---	--	--



# LEADERSHIP BONUS



**1** **DANIEL LI** \$69,414 AO  
**2** **ENO IFTIU** \$57,747 AO  
**3** **ARIF HAJRO** \$57,256 AO  
**4** **MARK DUSHAJ** \$43,796 AO  
**5** **JOE LEWO** \$40,948 Henderson-Locker

## NOVEMBER BONUS LEADERS | PAYOUT: \$2,465,717 | QUALIFIERS: 780

\$ 69,414 Daniel Li	\$ 10,610 Jillian Getz	\$ 6,605 Ashlynn Orng	\$ 5,051 Carrington Hanna	\$ 3,769 Bradley Christiansen	\$ 3,003 Jacob Krakora
57,747 Eno Iftiu	10,300 George Shafiek	6,479 Brandon Summertown	5,049 Justin Diaz	3,761 Derek Foore	2,980 Jessica Kay
57,256 Arif Hajro	10,123 Andi Iftiu	6,413 Bobby Park	5,043 Maria Lagios	3,760 Sherrie McCarty	2,969 Matthew Ward
43,796 Mark Dushaj	10,102 Carlos De Sousa	6,391 Braydon Cameron	5,007 Spencer Kozej	3,725 Stella Roznovan	2,964 Adam Wheeler
40,948 Joe Lewo	Cardozo	6,339 Justin Adams	4,981 Viktorious Dugan	3,711 Francesca Veltri	2,936 Ashkan
35,512 Bobby Gujral	9,896 Jonathan Rindt	6,254 Ashley Rust	4,952 Tanner West	3,708 Ashley Johnston	Khoshmagham
32,456 Matthew Conrad	9,814 James Fangmann	6,238 Alec Seibold	4,952 Diego Vargas	3,699 Laurence Moore	2,931 Joshua Jackson
26,059 Joshua Olin	9,800 Paul Samra	6,234 Joshua Notte	4,797 Christopher Bentley	3,698 Tiffany Bertao	2,919 Manique Sala
25,397 Bledar Bane	9,773 Carlos Camacho	6,190 Corey Helly	4,773 Claude Hamilton	3,686 Jonathan Giaco	2,860 Rielly Maher
24,346 Zach Otto	Medina	6,127 Mark Bernsdorff	4,728 Paige Zuzick	3,645 Adem Abdula	2,860 Fouad Gerges
22,517 Bruce Viaje	9,741 Justin Hermann	6,077 Jarwiga Martins	4,724 Nixandra Caraballo	3,626 Jason Brinck	2,854 Thomas Huynh
22,335 Michael Lewo	9,634 Timothy Wilson	6,068 Kevin Appasamy	4,655 Sean Gillespie	3,596 Marvin Gonzalez	2,853 Justin Maska
21,923 Mark Neilson	9,399 William Thomas	6,063 Scott Wheeler	4,536 Alexander Gomez	3,566 Jamie Beuschel	2,860 Molly Remhof
20,837 Chris La Fond	9,387 Danny Souri	6,061 Elvis Cartaya	4,534 Austen Oakes	3,560 John Collins	2,839 Laura Graham
20,575 Jenny Kim	9,373 Timothy Welsh	6,016 Chilynn Acevedo	4,526 David	3,553 Tabitha McDermid	2,829 Daron Stroup
19,542 Zackarea Hakim	9,283 Clayton Slaughter	5,896 Dustin Dunbar	Ramirez-Benitez	3,539 Jesse Doherty	2,812 Troy Plummer
18,832 Joseph Tomanovich	9,213 Jake Gelb	5,851 Jacqueline Kabluyen	4,512 Cartiza Rojas	3,511 Michael Maloney	2,807 Aaron Parks
18,438 Klaudio Martinaj	9,068 Jeffrey Espinal	5,813 Phillip Rigoli	4,480 Minh Phung	3,502 Michael Denton	2,785 Kurt Evans
18,422 Kevin Gillum	8,984 Melissa Sidoti	5,811 Sarah Saleim	4,468 Nixandra Kerfoot	3,488 Beau Minnick	2,778 Zachery Kertulis
18,343 Arturo Romero	8,972 Alipate Makaui	5,781 London Burnett	4,382 Nakita Fortin	3,464 Vincent Massari	2,765 Jessica Daniels
18,242 Steven King	8,943 Tension Mather	5,779 Matthew Hunsberger	4,372 Iv Menache	3,463 Jessie Holland	2,757 Cara DeFiore
16,715 Matthew Abdo	8,919 Bobby Hamilton	5,715 Abigail Luna	4,316 Edward Leon	3,434 Richard Sidoti	2,756 Darrin Roberts
16,396 Daniel Prinzo	8,868 Axel Carrasquel	Rodriguez	4,301 Daniel Umbertone	3,429 Travis Vaughn	2,725 Ryne Morozowski
15,905 Alon Barnur	8,846 Ian Zollos	5,685 Andrew Hynan	4,276 Kaia Pirazzini	3,381 Elijah Findley	2,724 Hasan Ghazal
14,844 Luay Ghawi	8,629 Jihad Ottallah	5,638 Sean Shephard	4,271 Phi Phan	3,379 Dustin Hess	2,693 Anthony
14,767 Jozef Tinaj	8,513 Tyler McKnight	5,620 Eric Thompson	4,217 Parveen Lakhani	3,276 Karen Salek-Cuzmar	Mazurkewicz
14,587 Beau Cullen	8,432 Alan Sedaghat	5,613 James Sodan	4,200 Duane Shaw	3,273 Endri Shkambi	2,691 Michael Gerstein
14,288 Romal Omid	8,380 Aaron Piotrowski	5,571 Yussuf El-Zein	4,179 Ryan Martin	3,254 Evan Donoghue	2,680 Johnny Ly
14,083 Ryan Stenglein	8,252 Joseph Gojcaj	5,547 Jesse Fullmer	4,103 Sabrina Agostini	3,252 Victoria Lewis	2,679 Nikola Homesin
13,629 Jennifer Ragan	8,171 Katie Stahulak	5,479 Joshua McTier	4,078 Christian Gojcaj	3,221 Jordan Stelzer	2,662 Jovanie Scarlett
13,421 Mathew Kahwaji	8,133 Eldine Mpanzu	5,407 Connor Markins	4,069 Gregory Rudolph	3,219 Kristi Mills	2,654 Bryce Engstrom
13,163 Katelyn Ucar	7,918 Veronica Coval	5,407 Henry Jacobs	4,034 Jared Guglielmino	3,211 Kelechi Anele	2,640 Steve Hartman
12,838 Daniel Orr	7,548 Peter Gabranski	5,394 David Wang	4,028 Awa Babou	3,174 Daniel Arzate Roa	2,639 Patrick Sullivan
12,574 Meaghan Krecsko	7,542 James Marks	5,393 Elio Mertiri	3,996 Jeremiah Russin	3,166 Ruben Terrero	2,631 Michael Geyer
12,483 Joseph Crivelli	7,517 Darrell Asbell	5,388 Aaron Friedlander	3,989 Cory Moncol	3,156 Christina Shanno	2,620 Chris McFoy
11,847 Tyler Church	7,267 Ryan Slone	5,375 Evelyn Leon-Perez	3,923 Melinda-Rae Lyse	Baldwin	2,591 Kade Beck
11,732 Nicholas Chuma	7,219 Jessica Chang	5,340 Mike Paragiou	3,915 Dan Ikei	3,143 John Catalano	2,510 Mark Lahijani
11,338 Taleb Jammoul Hajali	7,129 Tami Chaimov	5,312 Brandon Minor	3,914 Tanner Duy	3,111 Heriberto Chavez	2,496 Kurt-James
11,331 Klyo Vidal	7,042 Adrienne Bragas	5,301 Marisa Willgruber	3,907 Michele Stewart	3,100 Lalitha Janardhanan	MacMillan
11,083 Kristi Basho	6,875 Travis Picklesimer	5,285 Mark Auvil	3,901 Steven Warner	3,088 Fatima Ward	2,494 Joseph Michelin
11,059 Matthew Turnquist	6,828 Daniel Pacheco	5,260 Matthew Sutton	3,888 Ransey Vazquez	3,086 Levar Morgan	2,493 Mercedes Bens
11,050 Tyler Boulden	6,794 Jhanna Valerio Vivas	5,236 David C Williams	3,886 Reynolds Akuamoa	3,047 Alexandra Berberich	2,463 Samantha Garcia
10,860 Giovanni Vacca	6,762 Ornella Martinaj	5,234 Jake Yagjian	3,856 Massoud Vaziri	3,039 Christopher	2,447 Daniel Perkins
10,751 David Carpenter	6,672 Stephanie Burghardt	5,205 Dianka Blash	3,830 Ed-Maggie Myrthil	Burkholder	2,431 Malcolm Pasquier
10,685 Christina Salvatore	6,657 Paul Rumbuc	5,189 Caren Deanda	3,771 Michael Burningham	3,028 Derek Johnson	2,430 David Staffieri
10,637 Blake Higuchi	6,629 Michael McKiernan	5,145 Priscila Gonzalez	3,770 Alberto Alcalá	3,021 Johny Gerges	2,389 Cole Hatfield

\$ 2,374 Brent Henderson	\$ 1,862 Andrea Schmitt	\$ 1,480 Daniel Nava	\$ 1,104 Kwabena Antwi	\$ 898 Ryan Marquis	\$ 613 Jason Ashline
2,358 Britton Costa	1,834 Maria Bonilla	1,453 Courtney Somsan	1,096 Brian Jerome	897 Michael Romero	609 Roger Fredericks
2,350 Matthew McDowell	Borrego	1,446 Rex Munsey	1,090 Heccy Rivas	889 Jose Mejia	605 Devin Lewis
2,335 Mohamed Aljahmi	1,828 Aaron Patt	1,444 Shawn Lewicki	1,088 Nathaniel Magda	879 Marcus Pettigrew	604 Nicole Herrin
2,325 Jonathan Ballard	1,815 Evan Pinkerton	1,424 Alexander Gross	1,076 Dina Boghdady	873 Brandon Bennett	596 Dirk Devries
2,320 Daniel Zotter	1,813 Seth Frisby-Jack	1,421 Zachary Hofreiter	1,074 Cindy Ramirez	865 Blake McClain	591 Troy Williams
2,319 Bruno Nuro	1,794 Raul Pinto	1,419 Jessica Specht	1,066 Steven Counts	836 Avion Johnson	589 April Gibson
2,291 Havis Alvarado	1,788 Katharine Thorne	1,415 Kelly Ekker	1,062 Amanda Peterson	831 Jadelene Welty	584 Joshua Butrey
2,288 Kevin Butchino	1,787 Rebecca Patterson	1,406 Russell Erhardt	1,060 Peter Kwiatkowski	826 Mitchell McLaughlin	581 Brandon Hughes
2,284 Aubrey Wolfe	1,781 Doron Freud	1,406 John Curry	1,048 Noah Vongunden	826 Rana Shirer	580 Tanner Midlick
2,262 Michelle Olivo	1,779 Luciano Valero Vidal	1,402 Jennifer Siregar	1,046 Daniela Rangel	808 Jesse Barker	572 Ashley Charriere
2,255 Thor Leighton	1,774 Nabil Atallah	1,401 Matthew Cartwright	1,045 Kurt Meaux	808 Quashade Copney	571 Sasha Oakes
2,238 Andrew Chambers	1,764 Tevin Overton	1,394 Rossana Carruyo	1,045 Dulce Paz	796 Evan Stewart	565 Chase Young
2,213 Joseph Nelson	1,750 Razan Zarba	Parra	1,041 Jonathan Pollock	794 Jonathan Pollock	563 Mariana Morales
2,211 Tina Skalkos	1,721 Anthony Salerno	1,382 Tomarus Burks	1,040 Jose Heredia	794 Victor Romero	560 Joshua
2,209 Micah Focken	1,672 Seth-Thomas	1,381 Panaris Bregu	1,039 Nikolla Luljuraraj	792 Lubraska Iguaro	Jahnish-Maltese
2,202 John Tong	Ordeneaux	1,377 Mark Lomonaco	1,039 Ryan Hritz	788 Katy Rivera	560 Joseph Mocer
2,199 Brent Bowling	1,667 Alejandra Larez	1,371 Luis Holguin-Juarez	1,036 Kylee Blehm	780 Stephen Bowen	555 Mario Borino
2,196 Leanne Erney	Morales	1,367 Selale Booher	1,034 Dalton Cassavoy	780 LaQuanda Calhoun	547 Jennifer Jantzen
2,183 Melinda Skinner	1,662 Zachary Hager	1,364 Christopher Rolph	1,027 Armando Aiello	779 Dean Thebeau	547 Jamie Webster
2,174 Christopher Larsen	1,661 Mayra Robles	1,363 Darius Rowan	1,026 Jimmie Parsons	769 Justin Johns	542 Brandon Hamilton
2,168 Kendall Wilson	1,654 Austin Macias	1,358 Mickey Adkins	1,025 Kamal Tayyib	761 Anthony Williams	533 Monica Lee
2,156 Thomas J Vena	1,650 Pa Alieu Kasseh	1,355 Michael Locke	1,017 Randy Tucker	758 Chase Miller	530 Matthew Diulus
2,136 Jordan Jones	1,648 Saury Espallat	1,354 Gunnar Jorstad	1,012 Scott Urbanowicz	755 Demarcus Oliver	525 John Crespin
2,116 Nairobi Contreras	1,625 Deborah Bailey	1,353 Ariana Jones	1,017 Eric Snyder	753 Amy Hull	524 Trea Fantin
2,102 Aubrie Ray	1,618 Zachery McHattie	1,350 Francis Ingulli	1,005 Johnny Fuller	750 Gabriela Sime	516 Sabrina Smith
2,098 Nicole Preston	1,616 Alexandra Longo	1,345 Rachael Fleming	1,005 Erin Allen	744 Kevin Valentin Ross	514 Lynn Svoboda
2,076 Priscilla Blanco	1,612 Souley Bah	1,344 Zakaria Elgahmi	998 Jhon Escauriza	742 Marvin Fernandez	513 Maurice Coleman
2,054 Brittmarie Yarian	1,597 Thomas Huynh	1,336 Brenda Karagiannis	Conteras	719 Jake Kim	511 Jacob Wordhouse
2,053 Justin Maska	1,596 Steve Svendsen	1,327 Shahab	Joy Vann-Austin	713 Ryan Parrish	509 Regina Koonce
2,050 Molly Remhof	1,589 Stephen Davis	Mahdavinejad	991 Allan Allas	710 William Flournoy	
2,039 Laura Graham	1,588 Giorgi Gogidze	1,325 Kelly Schoenherr	984 Muzit Berhe	706 Roberto Samano Diaz	
2,020 Daron Stroup	1,584 Tristan A Smith	1,325 Paul Torman	984 Erald Tomorri	701 Christopher Montoni	
2,012 Troy Plummer	1,580 Omar Billy	1,319 Mohamed Awdi	982 Arcelia Zizumbo	692 Ronyae Booker	
2,009 Lidia Meglei	1,575 Kevin Musai	1,316 Alexandria Greer	980 Ronald Rivera	688 Nicholas Beyer	
1,991 John Santosuosso	1,573 Justin Malone	1,303 Anneli Brandt	977 Erica Robertson	684 Miguel Diego	
1,978 Ngan Pham	1,561 Connor O'Donnell	1,300 Slavita Hut	975 Jesse Rennich	679 Amanda Urdaneta	
1,975 Caitlin Roth	1,560 Daryl Graham	1,297 Nick Scordos	972 Augusto Arango	679 Chris Densham	
1,973 Christopher McGlynn	1,555 Alexis Pineiro	1,293 Storm Hutskal	972 Enri Sako	676 David Bilotti	
1,965 Anthony Marsella	1,550 Nicole Wright	1,261 Wendy Peragondej	969 Jonathan Jones	674 Caitlin Cassidy	
1,959 Jessica Daniels	1,546 Jeffrey Hall	1,258 Susana Vargas	965 Eric Caballero	662 Ebou Jatta	
1,958 Maurice Brown	1,541 Jorge Toribio	1,240 Tichina Haughton	953 Jacob Krieger	657 Alex Jankowski	
1,940 Tyjere Morrow	1,533 Anthony Solano	1,219 Karly Williams	946 Sayed Hashimi	655 Damaris Trejo	
1,936 Sierra Kelsey	1,530 Carlos Colina	1,210 Dillon Zartman	939 Jesus Parra	654 Jose Matos	
1,930 Steven Sparkes	1,527 David Ferriolo	1,197 Awbrey Vachon	938 Akram Mirahmadi	650 Lynsey Robbie	
1,913 Dmitry Pendro	1,526 Magda Figueiredo	1,161 Timothy Bugge	Shalamzari	647 Reginald Flugence	
1,905 Michael Gamboa	1,522 Toni-Ann Allen	1,159 Alex Paguio	928 Jesse Weaver	647 Colin Kowet	
1,899 Ireland Sirmi	1,516 Alexis Palacio	1,156 Breyon Williams	928 Carmen Pena	647 Ashlee Brill	
1,897 Carey Hartman	1,513 Nicklaus Boker	1,152 Zachary Marshall	Guedez	637 Jordi Gutierrez	
1,891 Eddie Gonzales	1,507 Davina Vo	1,150 Ashley Clarke	922 Vanessa Rodriguez	634 Ikram Al-Shobaki	
1,874 Nelson Desmond	1,507 Jose Castillo	1,148 Jacob Reiter	914 Kenneth Barker	633 Astrid Castrillon	
1,872 Michael Cirelli	1,504 Tyler Tasa	1,125 Randall Cook	909 Nahomy Ramirez	628 Andrew Bishop	
1,871 Michael Russo	1,495 Isaac Foster	1,121 Ryan Witham	901 Taylor Ahlgrim	618 Ross Ewen	
1,864 Patrick Knouse	1,485 Nathaniel Bermes	1,114 Jason Green	899 Ryan Luera	614 Peer Shmelzer	

# RGA LEADERSHIP BONUS



**MARIO HAJRO**  
\$169,180  
AO



**MARK NEILSON**  
\$75,520  
AO



**RYAN STENGLEIN**  
\$75,100  
AO

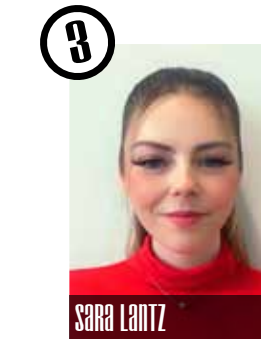
# SA/YA DIRECT CODE FIELD TRAINING BONUS



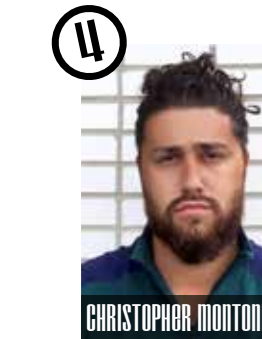
**SCOTT URBANOWICZ**  
\$26,344  
Henderson-Locker



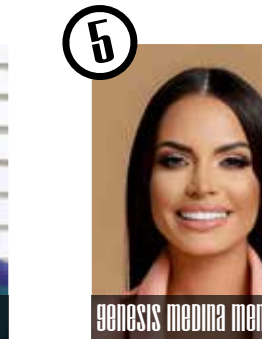
**NAHOMY RAMIREZ**  
\$12,078  
Capozucca-H-W



**SARA LANTZ**  
\$8,683  
Richard Correa



**CHRISTOPHER MONTONI**  
\$7,670  
S-S-Parks-Salvaggi



**GENESIS MEDINA-MENDOZA**  
\$7,481  
AO

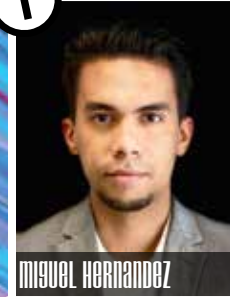



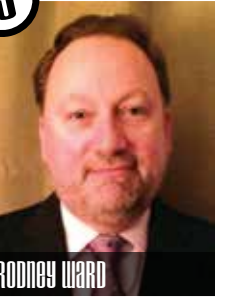
## NOVEMBER BONUS LEADERS | PAYOUT: \$1,437,124 | QUALIFIERS: 189

\$ 169,180	Mario Hajro	\$ 13,809	Steven King	\$ 6,077	Jesse Doherty	\$ 3,143	Jason Bratin	\$ 2,262	Magda Figueiredo	\$ 1,367	Kamal Tayyib
75,520	Mark Neilson	13,046	Brent Bowling	5,779	Vincent Massari	3,100	Patrick Knouse	2,230	Taurean Flournoy	1,338	Richard Whyte
75,100	Ryan Stenglein	12,568	Mark Dushaj	5,730	Paul Samra	3,089	Andrew Chambers	2,230	Robert Jackson	1,336	Ngan Pham
49,935	Bobby Gujral	11,551	Justin Adams	5,571	Luay Ghawi	3,088	Matthew Ward	2,213	Justin Hermann	1,240	Kasali Kotun
39,471	Joshua Olin	10,774	Clayton Slaughtter	5,351	Sokol Fazliu	3,039	Jesus Parra	2,202	Massoud Vaziri	1,205	Raul Rojas
32,225	Jenny Kim	10,750	Gabriela Sime	5,338	Daryl Graham	3,028	Stella Roznovan	2,196	Cristina Fox	1,131	Shawn Lewicki
30,039	Brody Maughan-Evanson	10,610	Arif Hajro	5,229	Joshua Jackson	3,003	Zachery Kertulis	2,168	Aaron Piotrowski	1,131	Slavita Hut
28,905	Taulant Bane	10,565	Luis Velasquez	5,189	Stuart Pagan	3,000	William Parmeter	2,076	Phi Phan	984	Devon Chapman
24,338	Joseph Tomanovich	10,102	Yael Enriquez	5,007	Mark Bernsdorff	2,919	Sylvain Kalombo	2,050	Nicole Preston	906	Jesse Rennich
22,260	Mike Paragiou	9,896	James Marks	4,926	Kimberly Hamilton	2,860	Daniel Orr	2,039	Yussuf El-Zein	901	Savannah Schipman
21,921	Cody Gardner	9,858	Justin Sutton	4,810	David Rigney	2,856	Ronald Rivera	1,975	Kwabena Antwi	889	Robin Gonzalez
20,944	Jessica Chang	9,399	Matthew Conrad	4,678	Matthew Diulus	2,829	Stephen Bowen	1,958	Troy Williams	848	Noe Perez
20,223	Eric Thompson	9,340	Britton Costa	4,276	Erin Allen	2,810	Tucker Gregor	1,940	Ashley Rust	807	Romal Omid
18,438	Eno Iftiu	9,180	Brandon Summerton	4,103	Elvis Cartaya	2,801	Astrid Castrillon	1,940	Saury Espallat	774	Brian Jerome
18,380	Andrew Bishop	9,142	Michael Gerstein	3,995	Anthony Mazurkewicz	2,778	Derek Foore	1,936	Jonathan Phillips	761	Ryan Crawford
18,235	Christopher Hintz	9,132	Bruce Viaje	3,960	Kelly Ekker	2,757	Peter Kwiatkowski	1,862	Andrew Hynan	732	Madison Kilburn
17,713	James Sodan	9,094	Jake Yagjian	3,930	Marissa Neff	2,725	Tomarus Burks	1,834	Taleb Jammoul Hajali	706	Jacqueline Kabluyen
16,715	Michael Cirelli	8,972	Paul Kelly	3,930	Blake Higuchi	2,724	Claude Hamilton	1,788	Samuel Artzis	650	Kade Beck
16,584	Melinda-Rae Lyse	8,897	Mark Lahijani	3,915	Blake Higuchi	2,664	Tyler Worstell	1,774	Doron Freud		
16,551	Zach Otto	7,861	Bobby Hamilton	3,893	Carlo Buhay	2,639	Carmen Pena Guedez	1,760	Tim McAdams		
16,370	David Carpenter	7,727	John Santosuosso	3,888	David Wang	2,573	Randall Cook	1,729	Daniel Perkins		
16,353	Chase Miller	6,875	Tony Geer	3,760	Michael McKiernan	2,566	Steve Svendsen	1,654	Michael Romero		
15,961	Reynolds Akuamo	6,794	Klyo Vidal	3,711	Johnny Ly	2,496	Hasan Ghazal	1,618	William Dugan		
15,844	Daniel Pacheco	6,607	Gregory Rudolph	3,708	Sara Vaz	2,494	Matthew Hudlin	1,611	Michael Burningham		
15,802	Scott Wheeler	6,590	Jeffrey Espinal	3,698	Jadelene Welty	2,494	Matthew Hudlin	1,605	Brandon Minor		
14,587	Evan Donoghue	6,534	Meaghan Krecsko	3,511	Jonathan Rindt	2,430	Dustin Dunbar	1,480	Alexis Pineiro		
14,288	David Quevillon	6,433	Jeffrey A Smith	3,464	Giovanni Vacca	2,389	Alberto Alcalá	1,424	Joshua Goodman		
14,148	Corey Helly	6,391	Joseph Crivelli	3,381	Jovanie Scarlett	2,350	Patrick Donovan	1,419	Giovanni Diduro		
14,019	Adam Kidikas	6,384	Matthew Turnquist	3,219	Juan Olvera	2,325	Daniel Zotter	1,394	Crystal Vairetta		
		6,238	Tyler Boulden	3,174	David Bilotti	2,284	Willie Cummings	1,376	Veronica Coval		

## NOVEMBER BONUS LEADERS | PAYOUT: \$443,691 | QUALIFIERS: 486

\$ 26,344	Scott Urbanowicz	\$ 2,257	Tyrus Whitehead	\$ 1,449	Mohamed Aljahmi	\$ 1,026	Alexandra Berberich	\$ 733	Vania Noriega	\$ 560	Davina Vo
12,078	Nahomy Ramirez	2,252	Brenna Behan	1,447	Sarah-Marie Sandford	1,025	Ryan Vance	729	Noor Musleh	557	Allan Allas
8,683	Sara Lantz	2,247	Ryan Hritz	1,432	Gabriela Perez	1,020	Joseph Sixta	728	Jeff Wentworth	556	Devon Conway
7,670	Christopher Montoni	2,245	Andrew Vonrein	1,415	Ivana Martin	989	Melissa Nguyen	725	Regina Koonce	554	Asante Jackson
7,481	Genesis Medina-Mendoza	2,198	Talon Voight	1,408	Race Rogers	983	Luis Gutierrez Jr	724	Nicole Wright	554	Michele Faul
6,422	Erald Tomorri	2,098	Breyon Williams	1,400	Joan Hannon	971	Blake McClain	724	Asenath White	554	Daoud Naser
5,323	Ryan Martin	2,024	Stephen Davis	1,400	Joan Hannon	967	Klyn Lin	722	Genevieve Clements	552	Monica Lee
4,805	Damaris Trejo	2,019	Arthur Simpson	1,393	Justin Neal	948	Juan C Nunez	722	Jayne Valle	542	Michael Gamboa
4,747	Peter Poulakis	2,006	Tabitha McDermid	1,388	Tristian Haynes	937	John Thomas	721	Jacoby Barry	540	Weena Centeno-Wade
4,552	Kevin Musai	1,951	Peter Poulakis	1,382	Raheem Olusegun	927	Eric Stadler	719	Madison Ausmus	516	William Malerker
4,531	Luis Holguin-Juarez	1,949	Jacob Rosinsky	1,382	Lukas Yoder	926	Alexis Palacio	714	Elio Mertiri	514	Patrick Sullivan
4,504	Yogleidys Urquiola	1,947	Joanna Grossman	1,382	Casey Kunash	924	Lawrence Pryor	713	Christina Babcock	507	Sabrina Pasqua-Baird
4,348	Melissa Grieb	1,920	Doris Martinez Garcia	1,381	Lynn Svoboda	919	Kurt Evans	709	Emily Domanski	507	Jacqueline Prieto
4,276	Kerly Salazar	1,916	Calvin Judd	1,360	Alex Jankowski	915	Robert Hepler	705	Courtney Weseman	501	Shayla Harris
4,039	Montzer Alwatan	1,899	Sean Hansen	1,360	Sasha Oakes	895	Teresa Rasmussen	700	John Raghu	501	Susana Vargas
3,963	Michael Lewo	1,892	Sean Henry	1,306	Arcelia Zizumbo	892	Alexis Mena	694	Ryan Carswell		
3,774	Troy Henderson	1,871	Alondria Hearn	1,284	Arceia Zizumbo	892	Alexis Mena	694	Asad Ahmed		
3,723	Carlos Pineda	1,842	Cesar Romero Vasquez	1,273	Troy Henderson	890	Brady Basinger	683	Jensen Symonds		
3,700	Aldry Ascencio	1,802	Grant Thompson	1,248	Janine Yingling	888	Michael Broadnax	672	Timothy Miller		
3,688	Rolando Robledo	1,797	Richard Sidoti	1,242	Jason Green	880	Eric Butt	662	Nathan Frahm		
3,576	David Gallagher	1,787	Jamie Caldwell	1,225	Aaron Greenspan	869	Olusola Awosanya	656	Donald Shafer		
3,433	Laura Kologenski	1,779	Steven Pavel	1,225	Jacob Wordhouse	869	William Banks	649	William Benline		
3,250	Zayd Burns	1,779	Demarios Howard	1,220	Jonah Mullins-Wilson	864	Amanda Krog	646	Josefina Lugo		
3,183	Micah Focken	1,724	Lisa Dohmen	1,196	De'Carleon Townsend	862	Shahriar Mohammadi	639	Panaris Bregu		
3,153	Katherine Tejada Tavares	1,722	Tammie Sullivan	1,196	Megan Williamson	856	Logan Buckley	635	Wesley Scott		
3,017	Marvin Fernandez	1,694	Dalton Cassavoy	1,186	James Ganci	856	Logan Buckley	629	Brent Henderson		
2,930	Brittmarie Yarian	1,679	Austin Miller	1,186	Chandavy Heng	853	Wade Campbell	627	Cassandra Bryce		
2,885	Rochelle Maggantay	1,655	Kalynn Bailey	1,170	Ryan Cummings	853	Christina Konstanzer	626	Leonard Pataca		
2,861	Damian Woods	1,615	Luke Reiter	1,168	Whitney Leung	846	Yasmeli Villasmil	624	Michael Constant		
2,847	Trevor Hawkins	1,610	Luciano Valero Vidal	1,165	Joseph-Ray Nadal	838	Dillon Zartman	619	Desmond Martin		
2,638	Tyler Dubois	1,590	Jesse Dobrzanski	1,156	Juan Aleman Madriz	836	Daniel Nava	606	Ethan Stingley		
2,629	Martin Correa Avila Robb	1,580	Ashley O'Donal	1,156	Bradley Harrell	833	Amanda Davis	603	Victoria Kabluyen		
2,529	Michael Locke	1,566	Aldalyne Aldana Bello	1,144	Lamita Dahdah	833	Anaka Moss	602	Sarah Walter		
2,529	Tyler McKnight	1,561	Riche Hays	1,140	Mackenson Jean	829	Jusem Hajali	602	Oriana Malave		
2,494	Dillon Kuehne	1,556	Maria Lagios	1,127	Austin Sickler	820	Nicholas Smith	602	Daniel Rock		
2,471	Giorgi Gogidze	1,554	Carlos Navas	1,122	Rosmery Ruiz Castro	820	Todd Colson	597	Mayerlin Ramirez Davila		
2,467	Laurence Moore	1,538	Harrison Wong	1,109	Lindsay Staffieri	805	Alejandro Jardon	590	Alicia Lake		
2,449	Jordan Schoof	1,529	Cameron Taylor	1,097	Roberto Samano Diaz	797	Shalaina Gordon	589	Anthony Solano		
2,366	Zakaria Elgahmi	1,501	Danny Souiri	1,088	Yauri Victoria	793	Ashley Campbell	587	Benjamin Sulcer		
2,360	Arthur Trost	1,499	Ethan Tolbert	1,083	Crystal Sulzer	789	Roger Fredericks	586	Luis Soriano		
2,326	Jhon Escariza Contreras	1,494	Eric Martinez	1,065	Ruben Terrero	788	Ryan Schreiber	574	Luis Alvarez		
		1,484	Trea Fantin	1,050	Jessica Yates	786	Derek Pratt	572	Endy Suriel		
		1,482	Mercedes Bens	1,046	Amaris Jones	760	Isaiah Mcgee	569	Kenya Nichols		
		1,456	Hayden Kristophel	1,028	Renata Johnson	750	Randy Tucker	568	Samuel Huston		
						742	Sayed Hashimi	562	Jared Robertson		

# REINSTATEMENT BONUS

<b>1</b>  <b>MIGUEL HERNANDEZ</b> \$4,683 Josh West	<b>2</b>  <b>NICHOLAS GASPARRO</b> \$4,166 Sabrina Lloyd	<b>3</b>  <b>ALIPATE MAKAI</b> \$3,162 Steve Friedlander	<b>4</b>  <b>SAMI MOGANNAM</b> \$3,027 Andrew McQuade	<b>5</b>  <b>RODNEY WARD</b> \$2,631 Darcy Schriber
---	---	---	---	--

**NOVEMBER BONUS LEADERS** | PAYOUT: **\$98,296** | QUALIFIERS: **192**

<b>\$ 4,683</b> Miguel Hernandez	<b>\$ 1,598</b> Mitchell Look	<b>\$ 1,043</b> Isabella Celli	<b>\$ 840</b> Marc D'Emilia	<b>\$ 696</b> Valerie Ross	<b>\$ 524</b> Krysta Juskiw
<b>4,166</b> Nicholas Gasparro	<b>1,558</b> Denise Ley	<b>1,040</b> Mama Atetu	<b>825</b> Nicholas Beyer	<b>683</b> Nadira Singh-Moon	<b>522</b> Bradley Weigand
<b>3,162</b> Alipate Makai	<b>1,556</b> Zenon Zorij	<b>1,019</b> Maurice Baritz	<b>809</b> Faith Jones	<b>673</b> Lenora Blackstone	<b>509</b> Ranjana Chopra
<b>3,027</b> Sami Mogannam	<b>1,457</b> Kayla Kuhn	<b>996</b> Joseph B Smith	<b>799</b> Outtara Ly-Beltre	<b>665</b> Anna Midowicz	<b>502</b> Muhammed Ashraf
<b>2,631</b> Rodney Ward	<b>1,352</b> Cody Toth	<b>993</b> Megan Russell	<b>791</b> Patrice Franklin	<b>629</b> Amanda Peterson	<b>500</b> Toni-Ann Allen
<b>2,341</b> Laurekins Pardovani	<b>1,282</b> Tomarus Burks	<b>976</b> Brenda Karagiannis	<b>782</b> Gregory Caldwell	<b>616</b> Lishbeht Ramos	
<b>2,060</b> Phyto Phyto	<b>1,279</b> Benjamin Giamalva	<b>939</b> Nabil Spahi	<b>754</b> Scott Florin	<b>614</b> Daryl Reyes	
<b>1,999</b> Orby Kelley	<b>1,260</b> Scott Dillingham	<b>904</b> Diane Carrion	<b>752</b> Nikki Crosby	<b>597</b> Jagdish Sukhu	
<b>1,941</b> Jack Craig	<b>1,256</b> Ryan Vopat	<b>879</b> Kareen Griffith	<b>738</b> Rosetta Wilkinson	<b>579</b> Jenny Alvarez	
<b>1,907</b> John Orr	<b>1,227</b> Benjamin Newhouse	<b>848</b> Joseph Faisant	<b>731</b> Peter Kaplanis	<b>560</b> Ryan Reutenauer	
<b>1,749</b> Loraine Patterson	<b>1,069</b> Dason Phaul	<b>840</b> Adem Abdula	<b>725</b> Pamela Faircloth	<b>545</b> Raymond Lau	











**5 BONUS TOTAL: \$7,772,114**

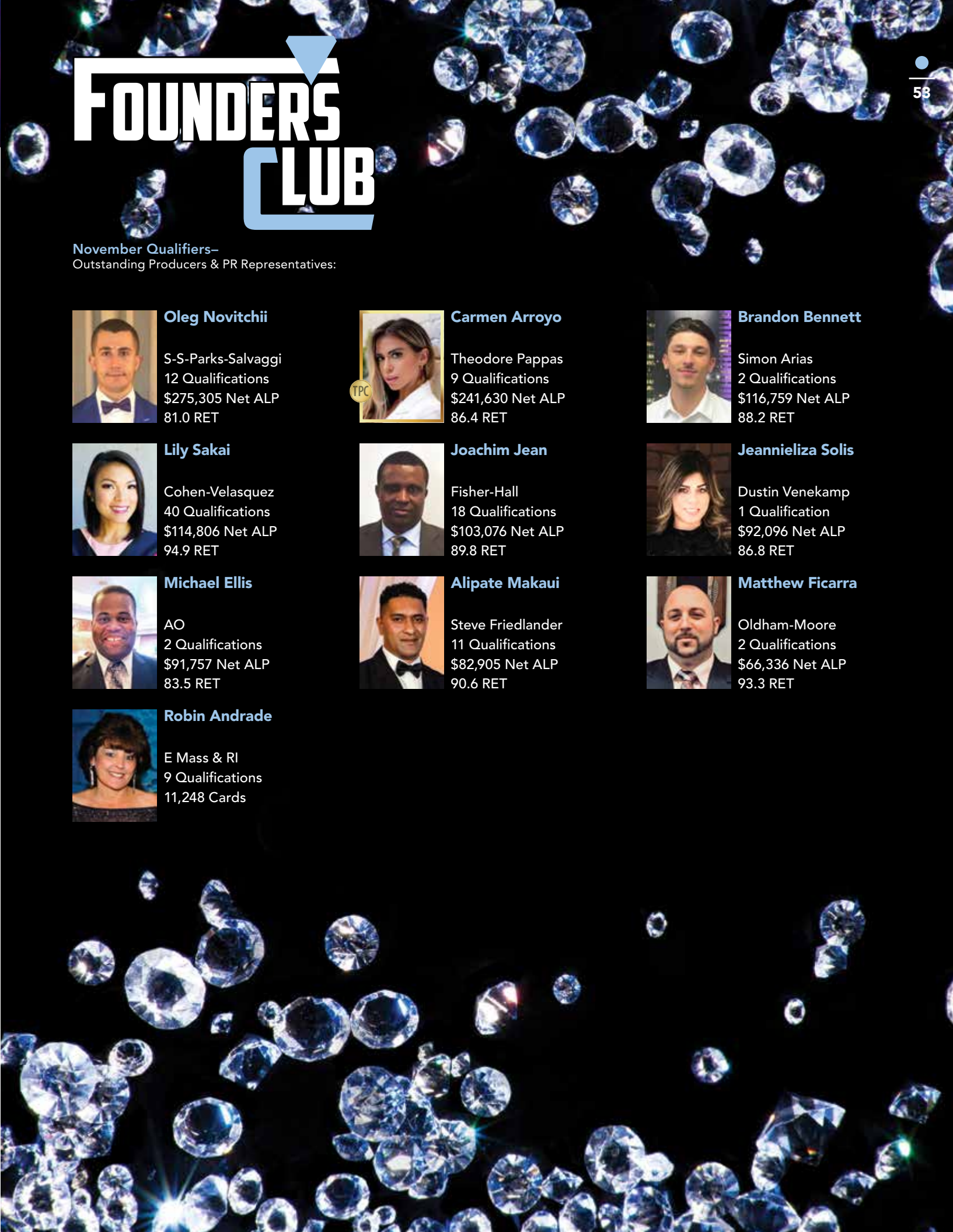
<b>WORLD'S GREATEST</b> \$3,327,286	<b>LEADERSHIP</b> \$2,465,717	<b>RGA LEADERSHIP</b> \$1,437,124	<b>SA/GA TRAINING</b> \$443,691	<b>REINSTATEMENT</b> \$98,296
--	----------------------------------	--------------------------------------	------------------------------------	----------------------------------

All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

# FOUNDERS CLUB

November Qualifiers—  
Outstanding Producers & PR Representatives:

 <b>Oleg Novitchii</b> S-S-Parks-Salvaggi 12 Qualifications \$275,305 Net ALP 81.0 RET	 <b>Carmen Arroyo</b> Theodore Pappas 9 Qualifications \$241,630 Net ALP 86.4 RET	 <b>Brandon Bennett</b> Simon Arias 2 Qualifications \$116,759 Net ALP 88.2 RET
 <b>Lily Sakai</b> Cohen-Velasquez 40 Qualifications \$114,806 Net ALP 94.9 RET	 <b>Joachim Jean</b> Fisher-Hall 18 Qualifications \$103,076 Net ALP 89.8 RET	 <b>Jeanneliza Solis</b> Dustin Venekamp 1 Qualification \$92,096 Net ALP 86.8 RET
 <b>Michael Ellis</b> AO 2 Qualifications \$91,757 Net ALP 83.5 RET	 <b>Alipate Makai</b> Steve Friedlander 11 Qualifications \$82,905 Net ALP 90.6 RET	 <b>Matthew Ficarra</b> Oldham-Moore 2 Qualifications \$66,336 Net ALP 93.3 RET
 <b>Robin Andrade</b> E Mass & RI 9 Qualifications 11,248 Cards		



# MILLION DOLLAR CLUB

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



**Daniel Paravisini**  
AO  
Contracted 7/20/19  
Qualified 11/30/22  
\$2,118,167 Net ALP



**Andrew Bishop**  
AO  
Contracted 12/15/02  
Qualified 11/30/22  
\$2,000,980 Net ALP



**Firat Ucar**  
Dustin Venekamp  
Contracted 7/9/21  
Qualified 11/30/22  
\$1,042,983 Net ALP



**Cleopatra Sola**  
AO  
Contracted 3/10/13  
Qualified 11/30/22  
\$1,001,490 Net ALP



**Alex Smith**  
AO  
Contracted 10/28/12  
Qualified 11/30/22  
\$1,001,141 Net ALP

## DIRECTORS OF THE MONTH



*Leaders growing leaders*

### VP of the Month



**Bob Olson**  
Bob had 8.29% growth over November 2021.

### Sales Director of the Month



**Randy Teyssier**  
Randy had 71.19% growth over November 2021.

### PR Director of the Month



**Michelle Baxter**  
Michelle met 105.35% of Objective during November 2022.

# BIG GOALS ACTIONS REWARDS 2023



**David Zophin**  
President  
American Income Life &  
National Income Life Divisions

If you're wondering just how to plan for a great year, I encourage you to think really big. Set high standards for yourself and then start working tirelessly toward them. Set your sights on something almost unattainable and don't stop until you get there.

a successful year, and being among AIL-NILICO's elite is something to be proud of.

Plus, you don't want to miss the party of the year.

**I**t goes without saying that having a successful year is a good thing. But aside from the obvious, the thing I love most about a successful year is the opportunity it gives to outdo yourself the next year. Having a great year certainly is something to be proud of, but when it's done, it's done, and then the time comes to start looking ahead to your next great accomplishment.

It may sound unreasonable to make such lofty goals, but it actually makes perfect sense. If you set out to achieve something incredible, either you will (which would be awesome), or you'll get close (which would also be awesome). Either way, you'll end up in a better place than if you'd set out to achieve the norm. So in 2023, aim high.

So when next December comes around (and it will happen faster than you think), make sure you can look back on a year with no regrets. Make sure you give these next 12 months everything you've got. If you had a good year in 2022, make the next one a great one. And if you had a less-than-stellar year, that can all change in 2023. Now is your chance to leave the past behind and start afresh ... a new year means a new chance in which anything is possible.

That time is now.

As you look forward to the new year, challenge yourself to achieve something new, to get to the next level, and simply to be better. Look back at what you did in 2022 and make it your mission to accomplish more.

Now is the time to look to the horizon and make some huge goals (and plans to reach those goals) for the upcoming year. Now is the time to recognize the things you did right in 2022 and figure out how you can do them even better in 2023. Now is the time to plan on making 2023 the best year of your life, both personally and professionally.

And of course, while you're laying out your goals for the upcoming year, make sure qualifying for Convention 2024 (Hawaii!) is one of them. Qualifying for Convention is a great indicator of

I wish you all the best of luck throughout the upcoming year and beyond. I have complete confidence that you all can achieve incredible things and reach new heights. Remember to think big – really big – and know great things await those who go after them. (So get going!) 🚀



**AllLife.com**  
1200 Wooded Acres Drive  
Waco, TX 76710

# NOVEMBER TOP PRODUCERS

The Monthly Top Achievers include the top Rookie Producer, Veteran Producer, SA, and GA in their respective monthly categories, the top two MGAs and RGAs in Categories I-IV based on monthly % growth, the PR Representative with the most cards generated for the month, and the top two SGAs in Categories I-IV based on monthly % objective.



**ROOKIE  
PRODUCER**

**FIRAT UCAR**  
\$66,281 NET ALP



**VETERAN  
PRODUCER**

**DANIEL PARAVISINI**  
\$182,077 NET ALP



**SA**

**SCOTT URBANOWICZ**  
\$131,167 1ST 6 MONTHS



**GA**

**MICHAEL LEWO**  
\$112,743 1ST 6 MONTHS



**MGA  
CATEGORY III**

**JENNY KIM**  
131.3% GROWTH



**MGA  
CATEGORY I**

**JOE LEWO**  
98.8% GROWTH



**RGA  
CATEGORY III**

**JAMES SODAN**  
45.4% GROWTH



**RGA  
CATEGORY III**

**MATTHEW  
TURNQUIST**  
35.4% GROWTH



**PR REP  
CATEGORY I**

**MALKA ARONY**  
6,322 CARDS



**SGA  
CATEGORY IV**

**ALBERT SERUR**  
118.3% OBJECTIVE



**SGA  
CATEGORY III**

**NICK MOORE**  
117.4% OBJECTIVE